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ABSTRACT

This report presents findings of a telephone survey of a nationally representative sample of 1,941 borrowers who received federal student loans during the 1996-97 academic year under either the Federal Direct Student Loan Program or the Federal Family Education Loan Program. The survey focused on quality and ease of loan program administration, satisfaction with the loan application process and servicing experiences, satisfaction with communications and support from the Department of Education and service providers, and understanding of key terms and features of the loan programs. Survey results were analyzed separately for student and parent borrowers under each program. Findings included: (1) borrowers under both programs were highly satisfied; (2) borrowers perceived the loan origination process as very or somewhat easy; (3) borrowers were generally satisfied with the timeliness of loan funds; (4) borrowers were satisfied with their counseling and contacts with the financial aid office; and (5) borrowers indicated relatively low awareness of key terms and features of the loan programs. Technical appendices include detailed tables, data on distribution of responses and response rates, questionnaire and item response frequencies, specifics of the research methodology, and the survey instruments. (DB)

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U.S. Department of Education
Office of the Under Secretary

Direct Loan Evaluation

Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97

HE031545

Volume One: Summary Report

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1998

Direct Loan Evaluation

Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97

Volume One: Summary Report

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1998

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The cooperation of more than 2,500 borrowers participating in the Federal Direct Loan and Federal Family Education Loan Programs enabled a thorough description of their experiences with the loan programs. This report would not have been possible without the time and effort expended by borrowers during the telephone interviews.

Introduction

Customer satisfaction surveys of borrowers are one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International under contract to the U.S. Department of Education. These surveys are designed to provide comparisons of borrowers' satisfaction and experiences with the Federal Direct Loan and Federal Family Education Loan (FFEL) Programs, including

- Overall quality and perceived ease of loan program administration
- Satisfaction with the loan application process and servicing experiences
- Effectiveness of borrower counseling
- Satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guaranty agencies)
- Borrowers' understanding of the key terms and features of the respective loan programs.

In addition, differences in borrower experiences were examined over time and by several key characteristics of borrowers and institutions.

The survey was conducted by using a telephone survey methodology. The telephone interviews were administered at Macro's Burlington, Vermont, facility via computer-assisted telephone interviewing (CATI). Data collection began on October 7, 1997, and ended January 16, 1998. Calls were placed Monday through Sunday, from 9 a.m. to 9 p.m. local time, and were spread throughout the day in order to achieve the highest possible response rate. An unlimited number of attempts were made by interviewers to reach each qualified respondent. The overall response rate for the survey was 77 percent, based on 1,941 responses from 2,508 eligible respondents.

To test for nonresponse bias, an analysis of response rates by type and control and size was conducted (see Appendix A). This analysis revealed little variation in response rates by size, and a small enough variation by type and control to rule out any nonresponse bias (for example, response rates by type and control for students ranged from 70% for proprietary-school borrowers to 83% for borrowers from 4-year private institutions).

This report is based on a nationally representative sample of borrowers who received loans during the 1996-97 academic year at institutions participating in our institutional survey. The starting sample included borrowers who received Federal student loans during the 1996-97 academic year—the most recent full academic year preceding the data collection period for the borrower survey. This sample allowed the borrower survey responses to be linked with the institutional characteristics and responses from the 1996 survey.

The survey results were analyzed separately for four respondent groups:

- Direct Loan student borrowers
- FFEL student borrowers
- Direct Loan parent borrowers
- FFEL parent borrowers.

Within these groups, responses were also examined by the following borrower and institutional characteristics (while controlling for the different mix of schools participating in the two programs).

Borrower Characteristics

- Borrower Status (First-Time, Previous, In Repayment)
- Income
- Race/Ethnicity
- Gender
- Education Level (Undergraduate, Graduate).

Institutional Characteristics

- Institutional Type and Control
- Size
- Overall Institutional Program Satisfaction.

Cross-tabs for the survey data were produced by means of the Statistical Analysis System (SAS), and significance tests were conducted by using WesVar.[1] Whenever comparative findings between the Direct Loan and FFEL Programs are presented, tests for programmatic differences were done at the 5 percent level of significance *after* controlling for differences in both type and control among institutions participating in the two programs.

This report summarizes the findings of the 1996-97 academic-year borrower survey. Detailed tables illustrating the number and percentage of responses, the sample representation, and the response rates for several key variables by loan program are included in the appendices of the report. Those appendices also include:

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[1] WesVar was used instead of SAS, since WesVar automatically takes into account the sampling design and survey weights.

- Weighted and unweighted frequencies for the four respondent groups (Direct Loan student borrowers, FFEL student borrowers, Direct Loan parent borrowers, and FFEL parent borrowers) as well as the actual number of responses
- A detailed description of the survey methodology, including a description of the statistical analyses
- The survey instruments.

Highlights of Findings

- **During the 1996-97 academic year, both Direct Loan and FFEL borrowers were highly satisfied with their respective loan programs. The satisfaction of first-time borrowers and that of borrowers who had had previous loans did not differ significantly between the Direct Loan Program and the FFEL Program.**[2] Among all borrowers, 94 percent of students and 91 percent of parents expressed satisfaction with their overall loan program experience. When broken out by program, the percentages were 96 percent for Direct Loan student and parent borrowers, 93 percent for FFEL student borrowers, and 89 percent for FFEL parent borrowers.

- **The vast majority of both student and parent borrowers perceived their 1996-97 loan origination process as very easy or somewhat easy. No significant differences were found between the Direct Loan and FFEL Programs.** Among all borrowers, the percentages of parents indicating an overall positive rating for ease of loan origination were virtually identical in the two programs (80% for both Direct Loan and FFEL), while 91 percent of Direct Loan student borrowers and 87 percent of FFEL student borrowers expressed similar satisfaction.

  When compared with the results from our 1994-95 survey, there was a statistically significant 7 percentage point increase in the satisfaction levels of Direct Loan student borrowers, and a statistically insignificant increase of 3 percentage points for FFEL student borrowers. Among parent borrowers, the numbers were virtually identical between the surveys, with parental satisfaction levels 1 percent lower for Direct Loan PLUS borrowers and 1 percent higher for FFEL PLUS borrowers in the 1996-97 survey.

  Although there were no programmatic differences regarding loan origination in our 1996-97 survey, an interesting difference emerged between black and white borrowers. In particular, black student borrowers were significantly more satisfied with their ease of obtaining a loan than white student borrowers; 96 percent of black student borrowers expressed satisfaction, compared with 88 percent of white student borrowers.

- **Borrowers were generally satisfied with the timeliness of their 1996-97 loan funds. No significant differences were found between Direct Loan and FFEL borrowers.** The percentage of respondents indicating timely receipt of funds was 89 for Direct Loan students, 83 for FFEL students, 85 for Direct Loan parents, and 86 for FFEL parents.

  When compared with the results from our 1994-95 survey, the only significant difference was among Direct Loan student borrowers, where satisfaction levels increased by 4 percentage points between 1994-95 and 1996-97 (there was no change for FFEL student borrowers). Among parent borrowers, satisfaction levels fell by 3 percentage points for Direct Loan PLUS borrowers and 4 percentage points for FFEL PLUS borrowers, although the differences were not significant.

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[2] Although our 1994-95 survey found that Direct Loan borrowers with previous FFELP loans were significantly more likely than FFEL borrowers with previous FFELP loans to cite their current experience as more positive, we found no significant differences among these borrowers in our 1996-97 survey. Furthermore, since our 1994-95 survey focused on the levels of borrower satisfaction with specific aspects of the loan process and not overall satisfaction, responses to the "overall satisfaction" question could not be compared intertemporally.

Although there were no significant programmatic differences expressed in borrowers' responses on the issue of the timeliness of loan funds in our 1996-97 survey, an examination by institutional type and control showed substantially greater variation among respondents at FFEL schools than among those from Direct Loan schools. For example, whereas responses from Direct Loan borrowers were almost identical across institutional type and control (ranging from 88% to 90%), satisfaction ratings from borrowers at FFEL schools ranged from 76 percent of students at 4-year public institutions to 98 percent of borrowers at proprietary schools.

- **A large majority of borrowers were satisfied with their entrance/exit counseling and other contacts with the financial-aid office. No significant differences were found between Direct Loan borrowers and FFEL borrowers.** The specific aspects examined included satisfaction with the financial-aid office in explaining loan terms, satisfaction with the financial-aid orientation, and satisfaction with exit counseling and the associated printed materials.

  However, when compared with the responses from our previous survey, borrowers appeared to be more satisfied with both entrance and exit counseling in 1996-97 than in 1994-95. For example, student satisfaction with entrance counseling increased by 9 percentage points for Direct Loan borrowers and by 6 percentage points for FFEL borrowers from 1994-95 levels, while student satisfaction with exit counseling increased by 12 percentage points for Direct Loan borrowers and by 6 percentage points for FFEL borrowers.

- **Borrowers indicated a relatively low awareness of the key terms and features of the loan programs. No significant differences in borrower awareness were found between the Direct Loan and FFEL Programs.** Although the majority of student borrowers (80%) and parent borrowers (74%) were able to approximate the length of time it would take to pay off their loans, only 25 percent of student borrowers and 48 percent of parent borrowers knew their interest rate within 2 percent of the actual rate, whereas slightly less than 4 percent of students and parents knew their interest rate exactly. Moreover, only 15 percent of students and 19 percent of parents were able to recall or estimate the amount of their most recent loan within 1 percent, while almost 6 out of every 10 students (59%) and almost half of all parent borrowers (47%) did not even know the amount of their most recent loan within 50 percent of the actual amount.

  In addition, when borrowers no longer in school were asked to identify three of the conditions required to defer payments on their loan, 41 percent of students were unable to identify any of the conditions and only 23 percent were able to identify one condition. When this same group was asked about the consequences of defaulting on their loan, 44 percent of students and 55 percent of parents were unable to name even one consequence of defaulting on their student loan.

When these responses were compared to those from our previous survey, it appears that borrowers have become *less knowledgeable* since 1994-95 regarding their interest rates and loan amounts as well as their understanding of the consequences of defaulting on their loan and the conditions required for a deferment.

Overall Satisfaction With the Loan Programs in Academic Year 1996-97

During the 1996-97 academic year, both Direct Loan and FFEL borrowers were highly satisfied with their respective loan programs, with 94 percent of student and 91 percent of parent borrowers expressing satisfaction with their overall loan program experience. Although there were no programmatic differences among student and parent borrowers, 96 percent of Direct Loan student and parent borrowers and 93 percent of FFEL student and 89 percent of FFEL parent borrowers expressed satisfaction with their overall borrowing experience (see Figures 1 and 2).

Figure 1

Overall Satisfaction for Student Borrowers, by Loan Program, Academic Year 1996-97

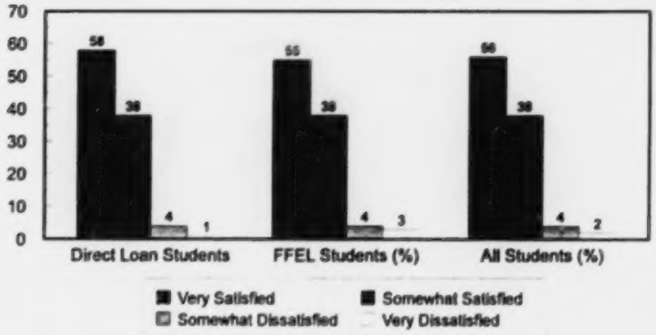
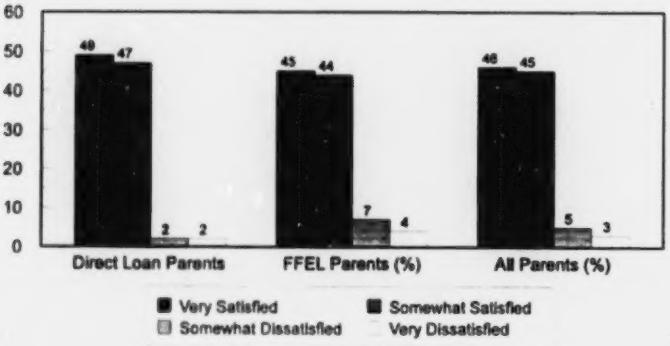


Figure 2

Overall Satisfaction for Parent Borrowers, by Loan Program, Academic Year 1996-97



When both student and parent borrowers were tested for differences in overall satisfaction by selected demographic and institutional characteristics, no significant differences emerged. As a result, differences in overall satisfaction levels among borrowers were influenced neither by institutional type and control or institutional satisfaction with the loan process, nor by the income level of the borrowers, their race or gender, and their level of education. In addition, since this question was not asked in our 1994-95 survey, the responses to this question could not be compared intertemporally.

When loan type was taken into consideration (subsidized vs. unsubsidized), no significant differences in overall satisfaction emerged between subsidized and unsubsidized loan borrowers. However, slightly more Direct Loan borrowers who had subsidized loans expressed satisfaction (97%) than Direct Loan borrowers who had unsubsidized loans (94%). Identical percentages of subsidized and unsubsidized FFEL borrowers, 93 percent, expressed overall satisfaction with the student loan program.

The only significant impact on overall satisfaction was discovered among FFEL borrowers. FFEL borrowers who expressed satisfaction with contacts with their lenders, guaranty agencies, or servicing agencies were significantly more likely to express greater satisfaction with their overall loan program experience. Contacts with the Department of Education did not have similar effects on the overall satisfaction levels of Direct Loan borrowers.

Borrowers' Satisfaction With Specific Aspects of the Loan Programs

Level of Ease in Obtaining a Loan

There was no significant difference in the perceived ease of loan origination between the two loan programs. As shown in Table 1, the vast majority of borrowers indicated that obtaining a loan was either very easy or somewhat easy. Direct Loan borrowers seemed most satisfied with the loan origination process, with 91 percent of those borrowers indicating that it was either very easy or somewhat easy to obtain a student loan. Federal Family Education Loan borrowers followed closely behind, with a positive rating of 87 percent.

Table 1

Level of Ease in Obtaining a Loan for Student Borrowers, Academic Year 1996-97[3]

Level of Ease	Direct Loan Students (%)	FFEL Students (%)	All Students (%)
Very Easy	42	35	38
Somewhat Easy	49	52	51
Somewhat Difficult	7	10	9
Very Difficult	1	3	2

Interestingly, a significant difference was found in opinions regarding loan origination when one took into account the race of the borrower. Black student borrowers in particular indicated a much higher level of ease in obtaining loans than white student borrowers. As Table 2 illustrates, 96 percent of black borrowers described their level of ease in obtaining a loan as very easy or somewhat easy.[4] This compares to the significantly lower figure of 88 percent for white borrowers who indicated a positive experience with loan origination.

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[3] Because of rounding, the numbers in this table may not add up to 100 percent.

[4] Because the numbers presented in the cells of Table 2 are rounded off, the level of ease in obtaining a loan for black student borrowers appears to add up to 95 percent. However, when the numbers are added first and then rounded, the correct percentage is 96.

Table 2

Level of Ease in Obtaining a Loan, by Race of Borrower, Academic Year 1996-97

Level of Ease	Black Borrowers	White Borrowers	Other Borrowers
Very Easy	42	34	52
Somewhat Easy	53	54	38
Somewhat Difficult	4	9	9
Very Difficult	1	3	1

Parent borrowers also indicated a positive experience with loan origination; however, their positive ratings were 9 percentage points below those given by student borrowers. As shown in Table 3, parents rated the ease of obtaining a loan virtually the same for FFEL or Direct Loans, with an overall rating of 80 percent.

Table 3

Level of Ease in Obtaining a Loan for Parent Borrowers, Academic Year 1996-97

Level of Ease	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
Very Easy	38	36	37
Somewhat Easy	42	44	43
Somewhat Difficult	14	14	14
Very Difficult	6	6	6

When compared with the results from our 1994-95 survey, there was a statistically significant 7 percentage point increase in the satisfaction levels of Direct Loan student borrowers, and a statistically insignificant increase of 3 percentage points for FFEL student borrowers. Among parent borrowers, the numbers were virtually identical between the surveys, with parental satisfaction levels 1 percent lower for Direct Loan PLUS borrowers and 1 percent higher for FFEL PLUS borrowers in the 1996-97 survey.

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Timeliness of Loan Funds

Borrowers overwhelmingly indicated that they received their loans in a timely manner. Although there were no significant differences between programs, Direct Loan students seemed most satisfied, with 89 percent of such borrowers responding positively. FFEL students also indicated a timely receipt of funds, although their positive response rate of 83 percent was not quite as high as that offered by Direct Loan students (Table 4).

As Table 4 indicates, parent borrowers also expressed satisfaction with the timeliness of their PLUS loans. Direct Loan and FFEL parents provided nearly identical positive responses of 85 and 86 percent respectively. Interestingly, Direct Loan parents were slightly less satisfied than Direct Loan students were (85% vs. 89%), whereas FFEL parents expressed greater satisfaction with the timeliness of loan funds than FFEL students did (86% vs. 83%).

Students' satisfaction with timeliness of loan funds for the Direct Loan Program increased significantly since the 1994-95 school year; however, FFEL student satisfaction levels have remained constant (85% vs. 89% and 83% vs. 83%). In contrast, parent borrowers for both programs are indicating slightly, but not significantly, lower levels of satisfaction. In the 1994-95 school year, 88 percent of Direct Loan PLUS borrowers indicated timely receipt of funds, in contrast to the 1996-97 figure of 85 percent. FFEL PLUS borrowers experienced a similar drop in satisfaction levels, with 90 percent of 1994-95 borrowers indicating satisfaction as compared to 86 percent of 1996-97 borrowers (Table 4).

Table 4

Percentage of Borrowers Indicating Timely Receipt of Loan Funds, Academic Years 1994-95 and 1996-97

	Direct Loan (%)		FFEL (%)	
Timely Receipt of Funds	**1994-95**	**1996-97**	**1994-95**	**1996-97**
Students	85	89	83	83
Parents	88	85	90	86

Although no significant programmatic differences were expressed by borrowers on the issue of timeliness of loan funds, interesting results were found when institutional type and control were taken into consideration. As shown in Table 5, little variation was found in the level of satisfaction expressed by borrowers attending Direct Loan schools. No matter what type of school the Direct Loan borrower attended, positive ratings hovered around 89 percent. In contrast, FFEL schools experienced great variation; only 76 percent of 4-year public-school borrowers expressed positive ratings, as compared to 98 percent of proprietary-school borrowers. This contrast seems to indicate that the timeliness of loan distribution is most consistent across the various types of institutions in the Direct Loan Program. These findings should come as no surprise when one takes into consideration the programmatic differences between the Direct Loan and FFEL Programs. The Direct Loan Program, by design, guarantees loan fund distribution in 24 to 72 hours. The FFEL Program has no such uniform time guidelines on its loan distribution practices.

Table 5

Level of Satisfaction With Timeliness of Loan Funds, by Type and Control of School, Academic Year 1996-97

Loan Type	2-Year Institution (%)	4-Year Private (%)	4-Year Public (%)	Proprietary Institution (%)
Direct Loan	88	90	89	89
FFEL Loan	89	82	76	98

When student satisfaction with the timeliness of their loan funds were compared across large and small schools, a significant difference emerged for FFEL borrowers. As shown in Table 6, FFEL borrowers who attended small institutions were somewhat more satisfied with the timeliness of their loan funds (89%) than were FFEL borrowers attending large institutions (83%). Among Direct Loan student borrowers, there were no differences by institutional size (87% vs. 87%).

Greater differences in satisfaction levels were found among parent borrowers. Direct Loan PLUS and FFEL PLUS borrowers who affiliated with small institutions indicated higher satisfaction with the timeliness of loan funds (93% and 95%) than their counterparts who affiliated with large institutions (86% and 83%). Despite the larger gaps associated with parent borrowers' satisfaction levels, no significant differences were found when one took institutional type and control into consideration.

Table 6

Percentage of Borrowers Indicating Timely Receipt of Loan Funds, by Institution Size, Academic Year 1996-97

	Direct Loan (%)		FFEL (%)	
Timely Receipt of Funds	Small	Large	Small	Large
Students	87	87	89	83
Parents	93	86	95	83

Satisfaction With Entrance/Exit Counseling and Financial-Aid Contacts

Overall, borrowers expressed great satisfaction with the loan process. Entrance counseling, their first experience with the loan process, seemed to be very positive for both Direct Loan and FFEL borrowers, with 93 percent of FFEL students and 90 percent of Direct Loan students expressing satisfaction with the quality of their entrance counseling.

With respect to exit counseling, most borrowers expressed satisfaction. However, exit counseling satisfaction levels were somewhat lower overall than entrance counseling satisfaction levels. Whereas 93 percent of FFEL borrowers expressed satisfaction with entrance counseling, only 88 percent were satisfied with exit counseling. Similarly, 90 percent of Direct Loan borrowers were satisfied with entrance counseling, as compared to 85 percent who were satisfied with exit counseling (Table 7).

Overall, students were much happier with both exit and entrance counseling in the 1996-97 academic year than they had been in the 1994-95 academic year. As Table 7 illustrates, satisfaction levels for entrance counseling increased by 9 percent for the Direct Loan Program and by 6 percent for the FFEL Program, sending satisfaction levels into the 90 percent range for both programs. Satisfaction associated with exit counseling included an even greater increase of 12 percent for the Direct Loan Program, which found 1994-95 levels at 73 percent and 1996-97 satisfaction levels at 85 percent. FFEL satisfaction levels enjoyed an increase as well, but at half the rate of the Direct Loan Program, as figures moved upward from 82 percent to 88 percent of borrowers expressing satisfaction.

Table 7

Percentage Satisfied With Entrance and Exit Counseling, Academic Years 1994-95 and 1996-97

Satisfaction	Direct Loan (%)		FFEL (%)	
	1994-95	1996-97	1994-95	1996-97
Entrance Counseling	81	90	87	93
Exit Counseling by FAO	73	85	82	88

The vast majority of borrowers indicated having received printed information explaining their 1996-97 Federal loan. However, during exit counseling, more FFEL borrowers (87%) than Direct Loan borrowers (80%) received printed information (Table 8).

Most FFEL and Direct Loan borrowers received information on their loan terms and conditions during exit counseling (89% vs. 86%); however, more FFEL students (85%) than Direct Loan students (76%) indicated that the various loan repayment options were explained to them. Also, more FFEL students (81%) than Direct Loan students (73%) indicated that the various loan consolidation options were explained during exit counseling (Table 8).

Table 8

Percentage of Student Borrowers Indicating Receipt of Various Forms of Information During Exit Counseling

Type of Information	Direct Loan (%)	FFEL (%)
Received printed information	80	87
Loan terms and conditions explained	86	89
Loan repayment options explained	76	85
Loan consolidation options explained	73	81

As shown in Table 9, most students were satisfied with the way the financial-aid staff at their school explained their loan terms, with 88 percent of FFEL borrowers and 79 percent of Direct Loan borrowers expressing satisfaction with this aspect of the process. Although FFEL borrowers were significantly more satisfied than Direct Loan borrowers, when institutional type and control and size were taken into account, FFEL borrowers were actually *less* satisfied than Direct Loan borrowers, suggesting large programmatic compositional effects.[5]

Only 2 percentage points separated borrowers on the issue of responsiveness of financial-aid staff to questions and concerns, with 84 percent of Direct Loan borrowers and 86 percent of FFEL borrowers expressing satisfaction (Table 9).

Table 9

Level of Student Satisfaction With Various Aspects of the Loan Process, Academic Year 1996-97[6]

Aspect	Very Satisfied (%)			Somewhat Satisfied (%)			Somewhat Dissatisfied (%)			Very Dissatisfied (%)		
	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All
The effectiveness of entrance counseling	40	44	43	50	49	50	8	3	5	2	3	2
The way the financial-aid staff explained loan terms	41	50	46	38	38	38	15	9	11	7	4	5
Awareness of when loan payments would start	49	51	50	36	35	35	11	9	10	4	5	5
The responsiveness of financial-aid staff to questions and concerns	49	53	51	35	34	34	10	9	9	6	5	5

Outside of the financial-aid office, 91 percent of FFEL borrowers were satisfied with the way both their guaranty agency and their loan servicer explained their loan terms, whereas 89 percent of FFEL borrowers expressed satisfaction with the way their lender explained the loan terms (Figure 3).

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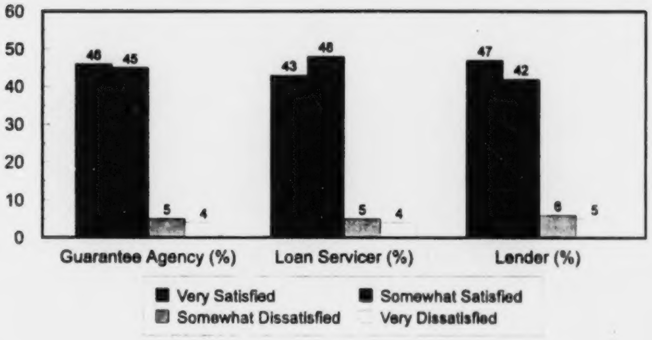
[5] An in-depth analysis of satisfaction levels by institutional type and control reveals the reason for this surprising reversal of findings. Satisfaction levels for borrowers attending Direct Loan schools were highest for schools underrepresented in relation to the FFEL population, so that in statistically equalizing the distribution of schools in both programs (i.e., controlling for institutional type and control and size), the responses from borrowers from those types of underrepresented schools (i.e., 2-year schools) get "weighted up" to reflect the population of FFEL schools. Therefore, their higher levels of satisfaction take on more importance as the distribution of schools in the two programs is statistically equalized.

[6] Because of rounding, the numbers in this table may not add up to 100 percent.

Figure 3

Level of FFEL Student Satisfaction With Explanation of Loan Terms, by Guaranty Agency, Loan Servicer, and Lender



High levels of both Direct Loan and FFEL borrowers expressed satisfaction with their awareness of when their loan payments would begin (85% vs. 86%). When institutional type and control were taken into consideration, a significant difference was found between students who attended 4-year public institutions and students who attended proprietary institutions. Significantly more proprietary-school students expressed satisfaction with their awareness of when loan payments would begin than students who attended 4-year public institutions (Table 10).

Table 10

Percentage of Borrowers Indicating Satisfaction With Awareness of When Loan Payments Would Begin, by Type and Control of School

Loan Type	2-Year Institution (%)	4-Year Private (%)	4-Year Public (%)	Proprietary Institution (%)
Very Satisfied	61	47	49	61
Somewhat Satisfied	28	38	35	31
Somewhat Dissatisfied	7	11	11	5
Very Dissatisfied	4	4	5	3

Borrowers from both loan programs also expressed great satisfaction with their contacts with the Department of Education regarding their 1996-97 student loans. Direct Loan borrowers as well as FFEL borrowers indicated a 90 percent satisfaction level with their contacts with the Department.

As shown in Table 11, parent borrowers were also satisfied with the various aspects of the 1996-97 PLUS loan application process; however, more Direct Loan parents expressed satisfaction than parents who utilized the FFEL Program. Specifically, regarding the way financial-aid staff explained their loan terms, Direct Loan borrowers indicated greater satisfaction (92%) than FFEL borrowers (78%), as was also the case with the responsiveness of the financial-aid staff to questions from Direct Loan PLUS borrowers (88%) and from FFEL PLUS borrowers (71%). However, despite those seemingly large differences, when the composition of schools participating in the two programs was controlled for, the programmatic differences were no longer significant.

Direct Loan parents and FFEL parents seemed to be equally aware of when loan payments would start. Still slightly more Direct Loan parents (86%) than FFEL parents (80%) responded positively to this question (Table 11).

Overall, FFEL parents seemed to be more satisfied with the way their lender (90%), guaranty agency (89%), and loan servicer (89%) explained the terms of their loans than with the way financial-aid staff (78%) explained loan terms.

Table 11[7]

Level of Parent Satisfaction With Various Aspects of the Loan Process, Academic Year 1996-97

Aspect	Very Satisfied (%)			Somewhat Satisfied (%)			Somewhat Dissatisfied (%)			Very Dissatisfied (%)		
	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All
The way the financial-aid staff explained loan terms	34	31	32	58	47	51	6	15	12	2	7	5
Awareness of when loan payments would start	43	37	39	43	43	43	8	14	12	6	6	6
The responsiveness of financial-aid staff to questions and concerns	47	48	48	41	23	30	10	19	16	2	10	7

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[7] Because of rounding, the numbers in this table may not add up to 100 percent.

Loan Consolidation

A larger percentage of FFEL student borrowers (50%) than Direct Loan borrowers (40%) indicated that they had consolidated their loans.[8] However, when asked whether they were more satisfied or less satisfied with the level of assistance they received from their loan servicers after consolidation, slightly more Direct consolidation loan borrowers (44%) than FFEL consolidation loan borrowers (42%) indicated greater satisfaction. Also, a majority of Direct consolidation loan borrowers (53%) and half of the FFEL consolidation loan borrowers (50%) indicated that they perceived no difference in the level of assistance they received from loan servicers after consolidation (Table 12).

In regard to the consolidation of PLUS loans, most parents chose not to consolidate. Only 25 percent of Direct Loan PLUS borrowers and 34 percent of FFEL PLUS borrowers chose to consolidate. However, of those who did consolidate, a clear majority were more satisfied with the level of assistance received from their loan servicers after they consolidated. Whereas 53 percent of Direct PLUS consolidation loan borrowers indicated that they were more satisfied with the level of assistance they received after loan consolidation, a full 70 percent of FFEL PLUS consolidation loan borrowers indicated greater satisfaction. Although 17 percent more FFEL PLUS consolidation loan borrowers expressed satisfaction (after controlling for institutional type and control), no significant differences were found between the two programs (Table 12).

Table 12

Level of Satisfaction With Level of Assistance Received From Loan Servicers After Consolidation

	Direct Loan (%)		FFEL (%)	
Level of Satisfaction	**Students**	**Parents**	**Students**	**Parents**
More satisfied	44	53	42	70
No difference	53	31	50	23
Less Satisfied	2	16	8	7

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[8] During much of the time our survey was in the field, the Department of Education was not accepting any new applications for consolidation since they were busy trying to reduce the backlog of almost 70,000 previously accepted applications.

Borrowers' Awareness of Key Features and Conditions of Their Loan

Awareness of Loan Terms

In addition to the items that measured borrower satisfaction, respondents were asked a series of questions about their awareness of the terms and features associated with their student loan. The questions included the borrowers' knowledge of the actual loan amount and interest rate as well as the length of time it would take to pay off the loan.

The majority of student borrowers (80%) and parent borrowers (74%) were able to approximate the amount of time it would take to pay off their loans, suggesting that borrowers were aware that their loans had to be repaid. There were no differences between Direct Loan and FFEL borrowers, nor were there any differences on the bases of race, gender, educational status, type and control, or income level.

When borrowers were asked to recall or estimate the exact amount of their most recent loan, both students and parents were remarkably ignorant of the actual loan amount. As shown in Table 13, only 15 percent of students and 19 percent of parents were able to recall or estimate the amount of their actual loan within 1 percent, whereas only a quarter of student borrowers and a third of parent borrowers knew their loan amount within 10 percent. Moreover, almost 6 out of every 10 students (59%) and almost half of all parent borrowers (47%) did not even know their loan amount within 50 percent of the actual amount. There were no differences between Direct Loan and FFEL borrowers, nor were there any differences on the bases of race, gender, educational status, type and control, or income level. Furthermore, when the hypothesis that borrower awareness of the loan amount was influenced by overall satisfaction with the borrowing experience was tested, no statistical relationship was found between the two measures.

Table 13

Awareness of Loan Amount for Academic Year 1996-97, Direct Loan vs. FFEL

Knowledge of Loan Amount	Direct Loan Students (%)	FFEL Students (%)	All Students (%)	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
Within 1 percent	11	17	15	15	21	19
Within 5 percent	17	21	20	28	27	27
Within 10 percent	24	25	25	36	32	33
Within 25 percent	29	33	32	49	41	44
Within 50 percent	40	42	41	62	49	53
Greater than 50 percent	60	58	59	38	51	47

When their responses were compared to the responses of borrowers from the 1994-95 academic year, Direct Loan students as well as both types of parent borrowers appeared to have become *less knowledgeable* over time. For example, as shown in Table 14, 15 percent of Direct Loan student borrowers in 1994-95 knew their loan amount within 1 percent, compared to 11 percent in 1996-97, and 52 percent knew their loan amount in 1994-95 within 50 percent, compared to only 40 percent in our more recent survey. For parents the same pattern was evident—whereas 24 percent of parents knew their loan amount within 1 percent in 1994-95, only 19 percent knew in 1996-97; furthermore, 66 percent of parents knew their loan amount within 50 percent in 1994-95, compared to only 53 percent in 1996-97. Thus, it appears that parents and Direct Loan student borrowers have become less knowledgeable over time regarding the amount of money borrowed through the student loan programs.

Table 14

Awareness of Loan Amount for Academic Year 1994-95, Direct Loan vs. FFEL

Knowledge of Loan Amount	Direct Loan Students (%)	FFEL Students (%)	All Students (%)	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
Within 1 percent	15	17	17	25	24	24
Within 5 percent	21	22	22	36	31	32
Within 10 percent	30	28	28	46	37	39
Within 25 percent	41	38	39	59	52	53
Within 50 percent	52	51	51	71	65	66
Greater than 50 percent	48	49	49	29	35	34

When borrowers were asked to identify the interest rate on their most recent student loan, both students and parents indicated a relatively low awareness of their respective interest rates. As shown in Table 15, only 25 percent of student borrowers and 48 percent of parent borrowers knew their interest rate within 2 percentage points of the actual rate, while slightly less than 4 percent of students and parents knew their interest rate exactly. Although there were differences between student and parent borrowers, there were no differences between Direct Loan and FFEL borrowers, nor were there any differences on the bases of race, gender, educational status, type and control, or income level. There was also no statistical relationship between borrower awareness of the interest rate on loans and their overall satisfaction with the borrowing experience.

Table 15

Interest Rate Awareness for the 1996-97 Academic Year, Direct Loan vs. FFEL

Knowledge of Interest Rates	Direct Loan Students (%)	FFEL Students (%)	All Students (%)	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
Exactly	4	3	3	5	3	4
Within 1 percent	20	20	20	52	40	44
Within 2 percent	23	27	25	54	44	48
Greater than 2 percent	77	73	75	46	56	52

When borrowers' responses to this question as to well as the question regarding the length of time necessary to pay off their loans were compared to similar questions from the 1994-95 survey, there were no differences in interest rate awareness or in the length of time that borrowers identified as necessary to pay off the loans. Borrowers appeared to be as knowledgeable in 1996-97 for those two measures as they had been during the 1994-95 academic year.

Awareness of Deferment Conditions/Consequences of Default

To further examine the effectiveness of exit counseling, out-of-school student borrowers and transfer students were asked to identify three conditions for deferment and three consequences of default. Since parent borrowers are not eligible for a deferment on their PLUS loans, they were simply asked to identify three consequences of default.

In terms of student awareness of deferment conditions, 41 percent were unable to identify any of the conditions under which they could defer payments on their loans; 23 percent were able to name one condition; 24 percent were able to identify two conditions; and 12 percent were able to list three conditions for deferment (see Table 16). There were no differences between Direct Loan and FFEL respondents, nor were there any differences on the bases of race, gender, educational status, type and control, or income level.

The most popular deferment condition borrowers identified was attending school at least half time (identified by 34% of borrowers), followed by being unable to find full-time employment (25%), economic hardship (20%), disability (9%), and pursuing a course of study related to a graduate fellowship (7%). Once again, there were no differences between Direct Loan and FFEL borrowers.

When those results were compared to the results from our 1994-95 academic-year survey, students appeared to have become *less knowledgeable* during the past 2 years. As shown in Table 16, approximately 23 percent of students in our 1994-95 survey were unable to identify any deferment conditions, whereas in our more recent survey 41 percent were unable to identify any deferment conditions. In a similar manner, 26 percent of students in our 1994-95 survey were able to name one condition for deferment, whereas in our 1996-97 survey the number dropped to 23 percent. Even more striking was the number able to identify three conditions—21 percent in 1994-95, compared to only 12 percent in 1996-97.

Table 16

Student Awareness of Deferment Conditions for Academic Years 1994-95 and 1996-97, Direct Loan vs. FFEL[9]

Awareness of Deferment Conditions	1996-97 Direct Loan Students (%)	1996-97 FFEL Students (%)	1996-97 All Students (%)	1994-95 Direct Loan Students (%)	1994-95 FFEL Students (%)	1994-95 All Students (%)
0 conditions	42	40	41	20	23	23
1 condition	20	26	23	26	26	26
2 conditions	27	21	24	29	30	30
3 conditions	11	13	12	25	20	21

In terms of borrower awareness of the consequences of default, student borrowers appeared to be more knowledgeable than parent borrowers. As shown in Table 17, although 44 percent of students were unable to name even one consequence of defaulting on their student loan, 55 percent of parent borrowers were unable to name even a single consequence of default. In a similar manner, 27 percent of students were able to name one consequence of default, compared to 24 percent of parents. Although there were differences between student and parent borrowers, there were no differences between Direct Loan and FFEL borrowers, nor were there any differences one the bases of race, gender, educational status, type and control, or income level.

Among both students and parents, the most frequently mentioned consequence of default was adverse credit reports (mentioned by 37% of students and 28% of parents), followed by garnishment of wages (15% of students and 13% of parents), the Government keeping income tax refunds (12% of students and 9% of parents), and litigation (10% of students and 8% of parents). Interestingly enough, the ordering of responses for both students and parents was identical, a result suggesting that students and parents view the consequences of default in a similar manner.

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[9] Because of rounding, the numbers in this table may not add up to 100 percent.

Table 17

Awareness of Default Conditions for the 1996-97 Academic Year, Direct Loan vs. FFEL[10]

Awareness of Default Conditions	Direct Loan Students (%)	FFEL Students (%)	All Students (%)	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
0 conditions	46	41	44	58	52	55
1 condition	26	28	27	21	27	24
2 conditions	19	22	20	15	17	16
3 conditions	9	9	9	7	5	6

When their responses were compared to those from our 1994-95 survey, both student and parent borrowers appeared to have become *less knowledgeable* over time regarding the consequences of defaulting on their student loans. For example, in our 1994-95 survey, 26 percent of student borrowers were unable to name any of the consequences of defaulting (see Table 18), compared to 44 percent in 1996-97. Similarly, whereas 46 percent of student borrowers were able to name one consequence in 1994-95, only 27 percent were able to do so in 1996-97. Among parent borrowers the pattern was similar—in the 1994-95 survey almost 50 percent of parents knew either two or three of the consequences of default, whereas in the 1996-97 survey the number had fallen dramatically to slightly over 20 percent.

Table 18

Awareness of Default Conditions for Academic Year 1994-95, Direct Loan vs. FFEL[11]

Awareness of Default Conditions	Direct Loan Students (%)	FFEL Students (%)	All Students (%)	Direct Loan Parents (%)	FFEL Parents (%)	All Parents (%)
0 conditions	28	26	26	3	6	6
1 condition	44	46	46	46	46	46
2 conditions	15	19	19	30	27	28
3 conditions	13	8	9	20	21	21

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[10] Because of rounding, the numbers in this table may not add up to 100 percent.

[11] Because of rounding, the numbers in this table may not add up to 100 percent.

Taken together, the numbers from our 1994-95 and 1996-97 surveys suggest at least two things—first, that from an absolute perspective, both student and parent borrowers remain surprisingly uninformed about the conditions required for a deferment and the consequences of default; and second, that from a relative perspective, borrowers today are even less knowledgeable than they were 2 years ago. Although there may be several explanations for this phenomenon, leading candidates include a booming economy with the lowest jobless rate in 35 years and steadily declining cohort default rates at schools—both of which lower the cost to students of not knowing the requisite information.

Comparative Satisfaction Among Borrowers With Previous Loans

Student Borrowers

Among student borrowers in 1996-97 who had previously borrowed, the majority perceived that the overall experience was about the same as with their previous loan (75%); 18 percent perceived their recent experience as more positive; only 7 percent perceived their recent experience as less positive (Table 19).

Table 19

Level of Student Satisfaction With Various Aspects of the Loan Process, Comparing Their 1996-97 Loan Experience With Their Previous Loan Experience[12]

	More Positive (%)			Less Positive (%)			About the Same (%)		
Aspect	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All
Overall Satisfaction	18	18	18	7	7	7	75	75	75
Loan application process	20	18	19	2	5	3	78	77	78
Timeliness of loan funds	23	17	20	9	14	12	68	68	68
Explanation of loan terms by financial-aid office	8	11	10	8	9	8	84	81	82
Entrance counseling	7	10	9	8	7	7	85	83	84
Contacts with the Department of Education	13	8	9	3	6	5	84	87	86
Explanation of loan terms by lender	15	6	7	6	3	3	80	91	90
Explanation of loan terms by guaranty agency	1	6	5	8	5	5	91	90	90
Explanation of loan terms by loan servicer	1	3	3	1	4	4	98	93	93
Exit counseling	14	9	9	1	8	7	85	83	84

When asked to compare specific aspects of the loan process, the majority of student borrowers expressing an opinion responded that their 1996-97 experiences were about the same as their previous borrowing experiences. Although there were no significant differences between

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[12] Because of rounding, the numbers in this table may not add up to 100 percent.

Direct Loan borrowers and FFEL borrowers, among those who expressed an opinion the most frequently mentioned positive aspect of their most recent borrowing experience was the timeliness of receiving loan funds (mentioned by 20% of borrowers—see Table 19), the loan application process (19%), the explanation of terms by the financial-aid office (10%), contacts with the Department of Education (9%), entrance counseling (9%), and exit counseling (9%).

Among student borrowers, when the responses of Direct Loan borrowers with previous FFEL loans were compared to the responses of FFEL borrowers with previous FFEL loans, there were no differences in satisfaction between the groups—neither in terms of the overall loan process nor in regard to specific aspects of the process. This can be compared with the results from our 1994-95 survey, where Direct Loan borrowers with previous FFELP loans were significantly more likely than FFEL borrowers with previous FFELP loans to cite their current experience as more positive. Furthermore, there were no differences on the bases of race, gender, educational status, institutional type and control, or income level.

Parent Borrowers

Among parent borrowers in 1996-97 with previous loans, the majority responded that the overall experience was about the same as with their previous loan (71%); 15 percent perceived their recent experience as more positive, and 14 percent perceived their recent experience as less positive. As shown in Table 20, when asked to compare specific aspects of the loan process, the majority of parent borrowers expressing an opinion perceived their 1996-97 experiences as being about the same as their previous borrowing experiences. Although there were no significant differences between Direct Loan and FFEL borrowers (other than the fact that the responses from FFEL borrowers had a higher variance), among those expressing an opinion the most frequently mentioned positive aspect of their most recent borrowing experience was the explanation of terms by the guaranty agency (mentioned by 24% of FFEL borrowers) and the loan servicer (24%), the explanation of loan terms by the lender (22%), contacts with the Department of Education (20%), the loan application process (20%), the explanation of loan terms by the financial-aid office (17%), and the timeliness of receiving loan funds (15%).

Table 20

Level of Parent Satisfaction With Various Aspects of the Loan Process, Comparing Their 1996-97 Loan Experience With Their Previous Loan Experience[13]

Aspect	More Positive (%)			Less Positive (%)			About the Same (%)		
	Direct Loan	FFEL	All	Direct Loan	FFEL	All	Direct Loan	FFEL	All
Overall Satisfaction	10	20	15	3	23	14	87	58	71
Loan application process	15	25	20	3	3	3	82	73	77
Timeliness of loan funds	12	18	15	1	17	10	87	65	75
Explanation of loan terms by financial-aid office	7	24	17	0	12	7	93	63	76
Contacts with the Department of Education	6	34	20	1	6	4	93	59	77
Explanation of loan terms by lender	NA	22	22	NA	3	3	NA	75	75
Explanation of loan terms by guaranty agency	NA	24	24	NA	3	3	NA	73	73
Explanation of loan terms by loan servicer	NA	24	24	NA	3	3	NA	73	73

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[13] Because of rounding, the numbers in this table may not add up to 100 percent.

This report represents the fourth and last in our series of reports describing the events surrounding the Direct Loan Program during the 1996-97 academic year. Other available reports for the 1996-97 academic year include

- *Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97*

- *Assessment of Department of Education Administration of the Direct Loan Program: Academic Years 1995-96 and 1996-97*

- *Case Study Summary Report: Academic Year 1996-97.*

U.S. Department of Education
Office of the Under Secretary

Direct Loan Evaluation

Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97

Volume Two: Technical Appendices

1998

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Direct Loan Evaluation

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Volume Two: Technical Appendices

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Appendix A

Distribution of Responses and Response Rates

All Student Borrowers

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Institution Type and Control					
4 Year Public	626	31.2	485	31.3	77.5
4 Year Private	555	27.6	459	29.6	82.7
2 Year Public	299	14.9	230	14.8	76.9
2 Year Private	102	5.1	79	5.1	77.5
Proprietary	427	21.3	298	19.2	69.8
Institution Size					
Small	980	48.7	756	48.7	77.1
Large	1031	51.3	795	51.3	77.1

All PLUS Borrowers

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate
Institution Type and Control					
4 Year Public	180	36.2	141	36.2	78.3
4 Year Private	142	28.6	123	31.5	86.6
2 Year Public	46	9.3	37	9.5	80.4
2 Year Private	21	4.2	17	4.4	81.0
Proprietary	108	21.7	72	18.5	66.7
Institution Size					
Small	212	42.7	164	42.1	77.4
Large	285	57.3	226	57.9	79.3

Direct Loan PLUS Borrowers					
Variable	**Initial Sample (#)**	**Initial Sample (%)**	**Respondent Sample (#)**	**Respondent Sample (%)**	**Response Rate**
Institution Type and Control					
4 Year Public	109	42.2	86	43.4	78.9
4 Year Private	60	23.3	54	27.3	90.0
2 Year Public	22	8.5	18	9.1	81.8
2 Year Private	11	4.3	7	3.5	63.6
Proprietary	56	21.7	33	16.7	58.9
Institution Size					
Small	114	44.2	83	41.9	72.8
Large	144	55.8	115	58.1	79.9

FFEL PLUS Borrowers					
Variable	**Initial Sample (#)**	**Initial Sample (%)**	**Respondent Sample (#)**	**Respondent Sample (%)**	**Response Rate**
Institution Type and Control					
4 Year Public	70	29.4	55	28.6	78.6
4 Year Private	82	34.5	69	35.9	84.1
2 Year Public	24	10.1	19	9.9	79.2
2 Year Private	10	4.2	10	5.2	100.0
Proprietary	52	21.8	39	20.3	75.0
Institution Size					
Small	97	40.6	81	42.2	83.5
Large	142	59.4	111	57.8	78.2

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Direct Loan Student Borrowers					
Variable	**Initial Sample (#)**	**Initial Sample (%)**	**Respondent Sample (#)**	**Respondent Sample (%)**	**Response Rate**
Institution Type and Control					
4 Year Public	406	37.7	322	37.8	79.3
4 Year Private	234	21.7	199	23.4	85.0
2 Year Public	160	14.9	128	15.0	80.0
2 Year Private	45	4.2	36	4.2	80.0
Proprietary	231	21.5	166	19.5	71.9
Institution Size					
Small	516	47.9	408	47.9	79.1
Large	561	52.1	443	52.1	79.0

FFEL Student Borrowers					
Variable	**Initial Sample (#)**	**Initial Sample (%)**	**Respondent Sample (#)**	**Respondent Sample (%)**	**Response Rate**
Institution Type and Control					
4 Year Public	220	23.6	163	23.3	74.1
4 Year Private	320	34.3	260	37.1	81.3
2 Year Public	139	14.9	102	14.6	73.4
2 Year Private	58	6.2	43	6.1	74.1
Proprietary	196	21.0	132	18.9	67.3
Institution Size					
Small	464	49.7	348	49.7	75.0
Large	470	50.3	352	50.3	74.9

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Appendix B

Questionnaire and Item Response Frequencies

Direct Loan Student Responses

BORROWER TELEPHONE SURVEY
DIRECT LOAN STUDENT BORROWERS

SECTION B: LOAN ORIGINATION, ENTRANCE COUNSELING, AND IN-SCHOOL FINANCIAL-AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 loan.

Would you describe the level of ease in obtaining your 1996-97 {LOANDEF} as

[Read list]

	Total		Valid	
	UW	W	UW	W
Very easy	38.1	41.7	39.0	42.7
Somewhat easy	48.4	49.2	49.6	49.9
Somewhat difficult	8.9	6.5	9.2	6.6
Very difficult	2.1	1.3	2.2	1.3
Don't Know	2.5	1.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.2 In your opinion, did you receive your loan funds in a timely manner?

	Total		Valid	
	UW	W	UW	W
Yes {SKIP TO B.4}	85.9	89.1	87.1	90.0
No	12.7	9.9	12.9	10.0
Don't Know {SKIP TO B.4}	1.4	1.0	0.0	0.0
Refused {SKIP TO B.4}	0.0	0.0	0.0	0.0

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B.3 Did the delay in receiving your loan funds have any of the following effects?

[Read list, select all that apply]

	Total		Valid	
	UW	W	UW	W
Delayed registration	10.8	9.4	12.9	10.6
Delayed you from starting classes on time	8.3	6.3	9.9	7.1
Caused you to drop out of school	0.8	0.0	1.0	0.0
Caused you to apply for a bridge or emergency loan, or extra financing	23.3	28.2	27.7	31.5
Other [specify]	40.8	45.3	48.5	50.8
Don't Know	15.8	10.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 loan process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A The effectiveness of the financial aid orientation you received

	Total		Valid	
	UW	W	UW	W
Very satisfied	42.3	38.9	44.1	40.4
Somewhat satisfied	45.0	48.3	46.9	50.2
Somewhat dissatisfied	6.5	7.4	6.7	7.6
Very dissatisfied	2.1	1.8	2.2	1.8
Don't Know	4.0	3.6	0.0	0.0
Refused	0.1	0.0	0.0	0.0

B.4B The way the financial aid staff at {SCHOOL NAME} explained you loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	43.4	39.4	44.7	41.1
Somewhat satisfied	36.5	36.1	37.7	37.6
Somewhat dissatisfied	11.0	14.3	11.4	14.9
Very dissatisfied	6.1	6.2	6.3	6.5
Don't Know	2.8	4.0	0.0	0.0
Refused	0.1	0.0	0.0	0.0

B.4C Your awareness of when your loan payments would start

	Total		Valid	
	UW	W	UW	W
Very satisfied	49.4	45.7	51.5	48.4
Somewhat satisfied	32.9	34.2	34.4	36.3
Somewhat dissatisfied	9.5	10.5	9.9	11.1
Very dissatisfied	4.0	4.0	4.2	4.2
Don't Know	4.1	5.6	0.0	0.0
Refused	0.1	0.0	0.0	0.0

B.4D The responsiveness of the financial aid staff to your questions and concerns

	Total		Valid	
	UW	W	UW	W
Very satisfied	50.5	48.0	51.7	48.7
Somewhat satisfied	31.7	34.7	32.5	35.2
Somewhat dissatisfied	9.2	9.8	9.4	9.9
Very dissatisfied	6.3	6.1	6.5	6.1
Don't Know	2.1	1.5	0.0	0.0
Refused	0.1	0.0	0.0	0.0

B.4E Explanation by the financial-aid office of the steps of the loan process required for transferring schools

	Total		Valid	
	UW	W	UW	W
Very satisfied	24.7	21.9	40.4	34.5
Somewhat satisfied	22.4	27.8	36.7	43.9
Somewhat dissatisfied	7.5	8.7	12.3	13.8
Very dissatisfied	6.5	5.0	10.6	7.8
Don't Know	38.8	36.6	0.0	0.0
Refused	0.1	0.0	0.0	0.0

{IF LOANDEF NE FFESSL OR FFEUSL, THEN SKIP TO LABEL C.1}

B.4F The way your lender explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4G The way your guarantee agency explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4H The way your loan servicer explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION C: EXIT COUNSELING

LABEL C.1 {IF INSCH NE 0 OR TRNSFR=1 THEN SKIP TO D.1}

C.1 Now I would like for you to think about any financial aid exit counseling that you received prior to leaving {SCHOOL NAME}.

How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1996-97 loan? Were you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	27.5	18.8	27.8	18.9
Somewhat satisfied	24.3	27.9	24.6	28.0
Somewhat dissatisfied	5.1	6.1	5.2	6.1
Very dissatisfied	2.9	2.7	2.9	2.7
Did not receive exit counseling	39.0	44.1	39.5	44.4
Don't Know	1.3	0.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.2 Did you receive any printed information explaining your 1996-97 Federal loan during exit counseling?

	Total		Valid	
	UW	W	UW	W
Yes	86.9	72.9	90.2	78.1
No {SKIP TO C.4}	9.4	20.4	9.8	21.9
Don't Know {SKIP TO C.4}	3.7	6.7	0.0	0.0
Refused {SKIP TO C.4}	0.0	0.0	0.0	0.0

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C.3 How satisfied were you with this printed information in terms of helping you to understand the terms of your loan? Were you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	56.6	42.6	57.7	42.8
Somewhat satisfied	39.2	50.4	39.9	50.6
Somewhat dissatisfied	1.8	5.8	1.8	5.9
Very dissatisfied	0.6	0.7	0.6	0.7
Don't Know	1.8	0.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.4 Were your loan payment terms and conditions explained to you during exit counseling?

	Total		Valid	
	UW	W	UW	W
Yes	85.9	79.0	87.7	84.5
No	12.0	14.4	12.3	15.5
Don't Know	2.1	6.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.5 Were the various loan repayment options explained to you during exit counseling?

	Total		Valid	
	UW	W	UW	W
Yes	78.5	72.7	80.6	74.1
No	18.8	25.3	19.4	25.9
Don't Know	2.6	2.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.6 Were the various loan consolidation options explained to you during exit counseling?

	Total		Valid	
	UW	W	UW	W
Yes	69.1	63.9	76.3	72.1
No	21.5	24.7	23.7	27.9
Don't Know	9.4	11.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION D: BORROWER AWARENESS OF LOAN TERMS

D.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 student loan.

First of all, what was the approved amount of your {LOANDEF} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

	Total		Valid	
	UW	W	UW	W
Amount	16.2	15.1	23.5	23.2
Approximate amount	52.8	50.0	76.5	76.8
Don't Know	30.3	34.5	0.0	0.0
Refused	0.7	0.4	0.0	0.0

D.2 What is your interest rate for your 1996-97 {LOANDEF}?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

	Total		Valid	
	UW	W	UW	W
Rate	7.9	6.3	23.4	20.2
Estimated rate	25.7	24.9	76.6	79.8
Don't Know	65.9	68.5	0.0	0.0
Refused	0.5	0.3	0.0	0.0

D.3 Approximately how many years do you think it will take you to pay off all of your Federal loans incurred while attending school?

	Total		Valid	
	UW	W	UW	W
Years	79.3	81.5	99.4	99.3
Already paid	0.5	0.5	0.6	0.7
Don't Know	20.1	18.0	0.0	0.0
Refused	0.1	0.0	0.0	0.0

{IF INSCH=1 OR TRNSFR = 1 THEN SKIP TO LABEL E.1}

D.4 Can you please tell me three conditions under which you are allowed to defer repayment of your 1996-97 student loan?

[Do not read list]

	Total		Valid	
	UW	W	UW	W
Attending school at least half-time	23.1	24.6	31.1	36.1
Pursuing a course of study related to a graduate fellowship	5.1	5.0	6.8	7.3
Disabled, pursuing a rehabilitation training program	7.0	4.8	9.4	7.1
Unable to find full-time employment	17.4	14.0	23.4	20.6
Economic hardship	14.2	11.5	19.1	16.9
Other [Specify]	7.6	8.2	10.3	12.0
Don't Know	25.5	31.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.5 Can you please tell me three possible consequences of defaulting on your 1996-97 student loan?

[Prompt, if necessary: What kinds of actions can the Government take if your loan is in default?]

[Do not read list]

	Total		Valid	
	UW	W	UW	W
Adverse credit reports	24.5	18.3	35.3	28.7
Garnishment of wages	13.5	13.4	19.5	21.1
Litigation	7.6	12.0	10.9	18.8
Government keeps lottery winnings	0.5	0.6	0.7	0.9
Government keeps income tax refunds	9.6	7.6	13.9	12.0
Other [Specify]	13.8	11.7	19.8	18.4
Don't Know	30.5	36.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION E: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

LABEL E.1 {IF LOANDEF NE FDSSL OR FDUSL, THEN SKIP TO E.5}

E.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 loan.

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 {LOANDEF}?

	Total		Valid	
	UW	**W**	**UW**	**W**
Yes	17.4	18.2	17.7	18.6
No {SKIP TO LABEL F.1}	80.6	79.6	82.3	81.4
Don't Know {SKIP TO LABEL F.1}	1.9	2.1	0.0	0.0
Refused {SKIP TO LABEL F.1}	0.1	0.0	0.0	0.0

E.2 Have you contacted the Department of Education and/or its loan servicers for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for..."]

	Total		Valid	
	UW	**W**	**UW**	**W**
Explanation of loan terms	12.8	14.0	13.6	16.8
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	27.1	26.0	28.8	31.1
Change of address	5.9	4.3	6.2	5.2
Loan deferment	21.3	17.8	22.6	21.4
Loan forbearance	5.9	0.6	6.2	0.7
Loan delinquency	0.5	0.0	0.6	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	6.9	4.9	7.3	5.8
Other [specify]	13.8	16.0	14.7	19.1
Don't Know	5.9	16.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

E.3A The helpfulness of representatives

	Total		Valid	
	UW	W	UW	W
1	4.7	8.8	5.1	9.5
2	2.0	0.2	2.2	0.2
3	10.1	6.3	10.9	6.8
4	25.0	27.8	26.8	30.1
5	51.4	49.1	55.1	53.3
Don't Know	6.8	7.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3B The courtesy of representatives

	Total		Valid	
	UW	W	UW	W
1	1.4	6.3	1.4	6.7
2	2.7	4.1	2.9	4.3
3	6.1	4.6	6.5	4.8
4	26.4	28.5	28.1	30.3
5	57.4	50.7	61.2	53.8
Don't Know	6.1	5.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3C The level of knowledge of representatives

	Total		Valid	
	UW	W	UW	W
1	4.7	7.2	5.0	7.7
2	0.7	0.0	0.7	0.0
3	9.5	9.6	10.1	10.2
4	22.3	24.6	23.7	26.2
5	56.8	52.5	60.4	55.9
Don't Know	6.1	6.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	6.8	10.0	7.3	10.6
2	2.0	0.2	2.2	0.2
3	16.2	15.2	17.5	16.2
4	20.3	26.4	21.9	28.1
5	47.3	42.1	51.1	44.8
Don't Know	7.4	6.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	3.4	6.6	3.7	7.4
2	2.7	2.9	3.0	3.2
3	7.4	3.8	8.1	4.3
4	21.6	18.7	23.7	20.8
5	56.1	57.7	61.5	64.2
Don't Know	8.8	10.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education and its loan servicers regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	62.2	54.9	63.0	55.0
Somewhat satisfied	29.1	35.2	29.5	35.3
Somewhat dissatisfied	4.1	2.2	4.1	2.2
Very dissatisfied	3.4	7.5	3.4	7.5
Don't Know	1.4	0.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{SKIP TO LABEL F.1}

E.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education regarding your 1996-97 loan.

Did you have any contact with the Department of Education regarding your 1996-97 loan?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0
Don't Know {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0
Refused {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0

E.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education for..."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

E.7A The helpfulness of representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7B The courtesy of representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7C The level of knowledge of representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

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E.7D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION F: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL F.1 {IF LOANDEF NE FFESSL OR FFEUSL THEN SKIP TO G.1}

F.1 Did you have any contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No {SKIP TO G.1}	0.0	0.0	0.0	0.0
Don't Know {SKIP TO G.1}	0.0	0.0	0.0	0.0
Refused {SKIP TO G.1}	0.0	0.0	0.0	0.0

F.2 Was the contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted your lender, guarantee agency, or servicing agency."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

F.3A The helpfulness of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3B The courtesy of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3C The level of knowledge of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.4 Overall, how satisfied are you with any contacts that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION G: OVERALL LOAN PROGRAM SATISFACTION

G.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANDEF}? Would you say that you were

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	57.1	59.1	57.4	59.4
Somewhat satisfied	37.5	36.5	37.7	36.7
Somewhat dissatisfied	3.6	3.4	3.7	3.4
Very dissatisfied	1.3	0.5	1.3	0.5
Don't Know	0.4	0.5	0.0	0.0
Refused	0.1	0.0	0.0	0.0

G.2 How important was each of the following in determining your **overall** satisfaction with your {LOANDEF} during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary with list of responses]

G.2A Ease of the loan application process

	Total		Valid	
	UW	**W**	**UW**	**W**
Very important	61.0	60.8	61.6	60.9
Somewhat important	32.1	31.5	32.4	31.6
Somewhat unimportant	2.5	3.1	2.5	3.1
Not at all important	2.9	4.4	3.0	4.4
Not applicable	0.6	0.0	0.6	0.0
Don't Know	0.7	0.1	0.0	0.0
Refused	0.2	0.0	0.0	0.0

G.2B Timeliness of receiving your loan funds

	Total		Valid	
	UW	W	UW	W
Very important	77.8	79.6	78.5	80.0
Somewhat important	18.8	17.0	19.0	17.0
Somewhat unimportant	1.4	2.4	1.4	2.4
Not at all important	0.4	0.3	0.4	0.3
Not applicable	0.7	0.3	0.7	0.3
Don't Know	0.7	0.4	0.0	0.0
Refused	0.2	0.0	0.0	0.0

G.2C Explanation of loan terms by the financial-aid office
[Prompt, if necessary: written or verbal explanations that you may have received regarding the terms of your loan]

	Total		Valid	
	UW	W	UW	W
Very important	63.6	61.7	63.9	62.2
Somewhat important	28.7	29.5	28.8	29.7
Somewhat unimportant	4.0	4.7	4.0	4.8
Not at all important	1.9	2.2	1.9	2.2
Not applicable	1.3	1.1	1.3	1.1
Don't Know	0.4	0.8	0.0	0.0
Refused	0.2	0.0	0.0	0.0

G.2D Effectiveness of your financial aid orientation

	Total		Valid	
	UW	W	UW	W
Very important	47.9	41.4	48.4	42.0
Somewhat important	36.4	40.5	36.8	41.1
Somewhat unimportant	6.6	7.4	6.6	7.5
Not at all important	4.0	4.4	4.0	4.5
Not applicable	4.1	4.8	4.2	4.8
Don't Know	0.7	1.5	0.0	0.0
Refused	0.2	0.0	0.0	0.0

{IF DECONT NE 1 THEN SKIP TO LABEL G.1}

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G.2E Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
Very important	61.5	58.6	61.5	58.6
Somewhat important	27.7	33.3	27.7	33.3
Somewhat unimportant	4.1	1.1	4.1	1.1
Not at all important	4.1	3.0	4.1	3.0
Not applicable	2.7	4.0	2.7	4.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

LABEL G.1 {IF LOANTYPE NE FFESSL OR FFEUSL THEN SKIP TO LABEL G.2}

G.2F Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.2GExplanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.2HExplanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

LABEL G.2 {IF EXITCNSL NE 1 THEN SKIP TO LABEL H.1}

G.2.I Effectiveness of exit counseling

	Total		Valid	
	UW	W	UW	W
Very important	57.8	55.6	58.7	58.0
Somewhat important	31.0	28.8	31.5	30.0
Somewhat unimportant	2.7	4.2	2.7	4.4
Not at all important	3.7	3.4	3.8	3.6
Not applicable	3.2	3.8	3.3	3.9
Don't Know	1.1	4.1	0.0	0.0
Refused	0.5	0.0	0.0	0.0

SECTION H: PREVIOUS LOANS

LABEL H.1 {IF PREVLOAN NE 1 THEN SKIP TO I.1}

H.1 You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal Student Loan that you received immediately before receiving your 1996-97 student loan. By that I mean the most recent Federal loan that you received during the 1995-96 school year. Please do not include multiple-disbursement loans or multiple loans for the 1996-97 school year.

[Prompt, if necessary: The prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: The 1996-97 school year is between July 1, 1996, and June 30, 1997, and the 1995-96 school year is between July 1, 1995, and June 30, 1996]

Did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

	Total		Valid	
	UW	W	UW	W
Federal Direct Subsidized Stafford Loan	58.4	61.9	71.3	72.7
Federal Direct Unsubsidized Stafford Loan	20.3	18.6	24.9	21.9
Federal Family Education Subsidized Stafford Loan	2.2	3.4	2.6	3.9
Federal Family Education Unsubsidized Stafford Loan	1.0	1.3	1.2	1.5
Don't Know	17.7	14.8	0.0	0.0
Refused	0.5	0.0	0.0	0.0

H.2 How did your overall experience in obtaining your 1996-97 Federal loan compare with your experience obtaining your prior Federal loan? Was it

	Total		Valid	
	UW	W	UW	W
More positive	17.9	17.5	18.7	18.0
Less positive {SKIP TO H.4}	8.4	7.4	8.7	7.6
About the same {SKIP TO H.4}	69.6	72.1	72.6	74.4
Don't Know {SKIP TO H.4}	3.8	3.0	0.0	0.0
Refused {SKIP TO H.4}	0.2	0.0	0.0	0.0

H.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[Do not read list]

	Total		Valid	
	UW	W	UW	W
I was more familiar with the process when applying for my 1996-97 loan	19.2	25.4	19.6	25.4
The paperwork necessary to get the loan was easier to complete	21.2	21.3	21.6	21.3
There was less paperwork	17.2	20.4	17.5	20.4
I did not have to wait as long to get my loan	7.1	3.6	7.2	3.6
There were shorter lines	0.0	0.0	0.0	0.0
The financial aid staff was more helpful and accessible	9.1	3.8	9.3	3.8
The lender or guarantor interaction was helpful	1.0	0.7	1.0	0.7
Other [specify]	23.2	24.7	23.7	24.7
Don't Know	2.0	0.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

H.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan? Specifically, was it more positive, less positive, or about the same?

H.4A The loan application process

	Total		Valid	
	UW	W	UW	W
More positive	20.8	19.6	21.7	20.1
Less positive	2.6	1.6	2.7	1.6
About the same	71.3	75.4	74.3	77.1
Not applicable	1.2	1.1	1.2	1.2
Don't Know	3.8	2.3	0.0	0.0
Refused	0.2	0.0	0.0	0.0

H.4B The timeliness of receiving loan funds

	Total		Valid	
	UW	W	UW	W
More positive	19.1	22.9	19.9	23.1
Less positive	9.1	8.0	9.5	8.1
About the same	66.3	65.5	68.9	66.2
Not applicable	1.7	2.6	1.7	2.6
Don't Know	3.6	1.0	0.0	0.0
Refused	0.2	0.0	0.0	0.0

H.4C The explanation of terms by the financial-aid office

	Total		Valid	
	UW	W	UW	W
More positive	10.8	7.3	11.2	7.6
Less positive	8.1	7.2	8.5	7.5
About the same	72.2	75.2	75.3	78.3
Not applicable	4.8	6.3	5.0	6.6
Don't Know	3.8	3.9	0.0	0.0
Refused	0.2	0.0	0.0	0.0

H.4D Entrance counseling

	Total		Valid	
	UW	W	UW	W
More positive	7.7	5.1	8.0	5.2
Less positive	5.0	4.9	5.3	5.0
About the same	55.0	58.2	57.5	59.4
Not applicable	28.0	29.9	29.3	30.5
Don't Know	4.1	1.9	0.0	0.0
Refused	0.2	0.0	0.0	0.0

H.4E Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
More positive	4.8	4.0	5.0	4.1
Less positive	2.4	0.9	2.5	0.9
About the same	29.2	25.0	30.5	25.7
Not applicable	59.3	67.3	62.0	69.3
Don't Know	4.1	2.8	0.0	0.0
Refused	0.2	0.0	0.0	0.0

{IF PRIOR = 1 THEN SKIP TO H.5}

H.4F Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
More positive	11.2	8.1	13.0	8.4
Less positive	2.2	3.1	2.6	3.2
About the same	39.3	44.0	45.5	45.4
Not applicable	33.7	41.7	39.0	43.0
Don't Know	12.4	3.0	0.0	0.0
Refused	1.1	0.2	0.0	0.0

H.4G Explanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
More positive	4.5	0.5	5.6	0.6
Less positive	4.5	3.8	5.6	4.3
About the same	36.0	42.7	44.4	48.0
Not applicable	36.0	41.9	44.4	47.1
Don't Know	18.0	10.9	0.0	0.0
Refused	1.1	0.2	0.0	0.0

H.4H Explanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
More positive	4.5	0.5	5.4	0.5
Less positive	3.4	0.6	4.1	0.7
About the same	42.7	46.7	51.4	52.4
Not applicable	32.6	41.4	39.2	46.4
Don't Know	15.7	10.7	0.0	0.0
Refused	1.1	0.2	0.0	0.0

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H.4I Exit counseling

	Total		Valid	
	UW	W	UW	W
More positive	4.5	3.6	5.3	3.9
Less positive	1.1	0.2	1.3	0.3
About the same	19.1	21.4	22.4	23.2
Not applicable	60.7	66.9	71.1	72.7
Don't Know	13.5	7.7	0.0	0.0
Refused	1.1	0.2	0.0	0.0

H.5 Did you consolidate your 1996-97 {LOANDEF} loan with your previous loan?

	Total		Valid	
	UW	W	UW	W
Yes	36.1	32.5	43.4	40.6
No {SKIP TO I.1}	47.1	47.5	56.6	59.4
Don't Know {SKIP TO I.1}	16.3	19.6	0.0	0.0
Refused {SKIP TO I.1}	0.5	0.4	0.0	0.0

H.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assistance received from the loan services?

	Total		Valid	
	UW	W	UW	W
More satisfied	41.7	43.3	44.7	44.7
Less satisfied	3.3	2.2	3.5	2.2
No difference	48.3	51.5	51.8	53.1
Don't Know	6.6	3.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION I: DEMOGRAPHIC CHARACTERISTICS

I.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

What degrees or certificates, if any, have you received from {SCHOOL NAME}?

[Read list]
[Check all that apply]

	Total		Valid	
	UW	W	UW	W
Certificate or diploma	8.0	3.4	8.1	3.4
Associate's degree	7.7	3.9	7.7	4.0
Bachelor's degree	10.6	12.9	10.7	12.9
Master's degree	2.1	3.1	2.1	3.1
Doctoral degree	0.2	0.4	0.2	0.4
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees	0.9	1.3	0.9	1.3
Other [Specify]	2.7	1.1	2.8	1.1
None	66.9	73.6	67.5	73.8
Don't Know	0.7	0.2	0.0	0.0
Refused	0.1	0.0	0.0	0.0

{IF INSCH =0,THEN SKIP TO I.3}

I.2 What degrees or certificates, if any do you anticipate earning from {SCHOOL NAME}?

[Read list]
[Check all that apply]

	Total		Valid	
	UW	W	UW	W
Certificate or diploma	5.3	1.1	5.4	1.1
Associate's degree	13.6	8.0	13.9	8.2
Bachelor's degree	52.7	60.4	53.6	62.3
Master's degree	7.3	8.6	7.4	8.9
Doctoral degree	1.6	1.2	1.7	1.3
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]	3.2	2.6	3.3	2.7
Other [Specify]	4.5	5.5	4.6	5.7
None	9.9	9.5	10.1	9.8
Don't Know	1.6	2.9	0.0	0.0
Refused	0.2	0.0	0.0	0.0

I.3 When you received your 1996-97 loan, did you also receive a Pell Grant?

	Total		Valid	
	UW	W	UW	W
Yes	45.2	46.7	48.9	49.8
No	47.4	47.0	51.1	50.2
Don't Know	7.3	6.3	0.0	0.0
Refused	0.1	0.0	0.0	0.0

I.4 Did you attend {SCHOOL NAME} full time, at least half time, or less than half time during the 1996-97 academic year?

	Total		Valid	
	UW	W	UW	W
Full time {Prompt, if necessary: 12 or more credits in a semester}	87.5	92.1	88.0	92.3
At least half time {Prompt, if necessary:9 to 12 credits in a semester}	9.8	6.0	9.8	6.0
Less than half time {Prompt, if necessary: less than 9 credits in a semester	2.2	1.6	2.2	1.7
Don't Know	0.4	0.2	0.0	0.0
Refused	0.1	0.0	0.0	0.0

I.5 Which of the following best describes {SCHOOL NAME} Is it

[Read list]

	Total		Valid	
	UW	W	UW	W
A four-year college or university	59.7	82.5	60.0	82.8
A community or junior college	14.5	7.0	14.5	7.1
A two-year-or-more career school	9.4	4.7	9.5	4.7
A more-than-one-year but less-than-two-year career school	4.3	1.0	4.4	1.0
A single-year or less-than-one-year career school	6.2	1.6	6.3	1.6
Professional School [Prompt, if necessary: such as law, medical, or dental school]	2.6	1.4	2.6	1.5
Graduate School [Prompt, if necessary: for masters or doctoral program]	1.2	0.9	1.2	0.9
Other [specify]	1.5	0.4	1.5	0.4
Don't Know	0.5	0.3	0.0	0.0
Refused	0.1	0.0	0.0	0.0

{IF INSCH =1 AND YEAR NE 1, THEN SKIP TO I.7}

I.6 Which of the following best describes your present education level?

[Read list]

	Total		Valid	
	UW	W	UW	W
Freshman	2.1	3.3	2.1	3.3
Sophomore	25.8	22.6	25.8	22.7
Junior	25.5	27.2	25.6	27.3
Senior	31.7	32.9	31.8	33.1
Master's degree candidate	7.6	8.1	7.6	8.2
Doctoral degree candidate	1.9	1.8	1.9	1.8
Professional degree candidate	2.6	1.8	2.6	1.8
Other [specify]	2.6	1.8	2.6	1.8
Don't Know	0.0	0.0	0.0	0.0
Refused	0.2	0.5	0.2	0.5

{SKIP TO I.8}

I.7 Which of the following best describes your present education level?

[Read list]

	Total		Valid	
	UW	W	UW	W
First year	16.4	15.0	16.8	15.1
Second or later year	71.5	80.9	73.3	81.4
Other [specify]	9.7	3.4	9.9	3.5
Don't Know	1.2	0.1	0.0	0.0
Refused	1.2	0.5	0.0	0.0

I.8 When you applied for your 1996-97 loan at {SCHOOL NAME}, were you classified **by the financial-aid office** as an independent student or a dependent student?

[Prompt, if necessary, with definitions of each classification given in training manual]

	Total		Valid	
	UW	W	UW	W
Independent student	50.9	42.1	52.6	43.5
Dependent student	45.8	54.8	47.4	56.5
Don't Know	3.3	3.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

I.9 To make sure we include all segments of the population, I need to ask

What is your age?

	Total		Valid	
	UW	W	UW	W
Age given {SKIP TO I.11}	98.9	99.4	100.0	100.0
Refused	1.1	0.6	0.0	0.0

I.10 Which of the following groups best describes your age?
[Read list]

	Total		Valid	
	UW	W	UW	W
17-20	0.0	0.0	0.0	0.0
21-24	22.2	5.0	28.6	5.3
25-34	0.0	0.0	0.0	0.0
35-44	33.3	44.5	42.9	48.1
45-54	11.1	0.9	14.3	1.0
55-64	11.1	42.2	14.3	45.5
65 and over	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	22.2	7.4	0.0	0.0

I.11 Would you classify yourself as

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
American Indian or Alaskan Native	1.8	1.7	1.8	1.7
Asian or Pacific Islander	3.8	4.6	3.9	4.8
Black, not of Hispanic origin	14.8	16.0	15.3	16.5
White, not of Hispanic origin	69.0	67.0	71.5	69.2
Hispanic, or	5.1	5.5	5.2	5.7
Other [specify]	2.1	2.1	2.2	2.2
Don't Know	0.8	1.2	0.0	0.0
Refused	2.7	1.9	0.0	0.0

I.12 Which of the following best describes the highest level of education that you have completed?

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
High school graduate or equivalent	27.8	29.5	28.0	29.6
Certificate or diploma	16.0	4.8	16.1	4.8
Associate's degree	19.0	14.6	19.2	14.7
Bachelor's degree	25.1	32.2	25.3	32.4
Master's degree	5.7	10.9	5.7	10.9
Doctoral degree	0.8	0.6	0.8	0.6
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]	1.9	5.2	1.9	5.2
Other [Specify]	3.0	1.8	3.1	1.8
Don't Know	0.8	0.6	0.0	0.0
Refused	0.0	0.0	0.0	0.0

I.13 Which of the following best describes your current employment status?

[Read list]

	Total		Valid	
	UW	W	UW	W
Employed full-time, or at least 35 hours per week	71.5	76.7	71.8	77.7
Employed part-time, or under 35 hours per week	14.4	10.0	14.5	10.1
Not employed {SKIP TO I.16}	13.7	12.0	13.7	12.1
Don't Know	0.0	0.0	0.0	0.0
Refused	0.4	1.3	0.0	0.0

LABEL I.1 {IF INSCH NE 1 OR TRNSFR NE 1 THEN SKIP TO I.15}

I.14 On the average, how many hours per week do you work during the school year?

[Read list]

	Total		Valid	
	UW	W	UW	W
0 hours {SKIP TO I.16}	25.2	23.7	25.3	23.7
1-5 hours	3.6	3.9	3.6	3.9
6-10 hours	12.6	15.1	12.6	15.1
11-20 hours	24.1	27.0	24.3	27.0
More than 20 hours	34.0	30.2	34.2	30.2
Don't Know	0.0	0.0	0.0	0.0
Refused	0.5	0.1	0.0	0.0

I.15 Are you currently employed in a field that is related to your major?

	Total		Valid	
	UW	W	UW	W
Yes	43.0	43.9	43.4	44.1
No	56.1	55.7	56.6	55.9
Don't Know	0.3	0.0	0.0	0.0
Refused	0.6	0.4	0.0	0.0

I.16 Which of the following categories best describes your current annual income?

[Read list]

	Total		Valid	
	UW	W	UW	W
Less than $20,000	71.6	75.6	76.9	80.1
$20,000 - $39,999	18.9	17.9	20.3	19.0
$40,000 - $49,999	0.9	0.2	1.0	0.3
$50,000 - $74,999	1.1	0.5	1.1	0.5
$75,000 or more	0.6	0.2	0.6	0.2
Don't Know	1.5	0.7	0.0	0.0
Refused	5.4	4.9	0.0	0.0

I.17 Gender of Respondent

[Voice Recognition Only]

	Total		Valid	
	UW	W	UW	W
Male	40.1	44.3	40.1	44.3
Female	59.8	55.5	59.8	55.5
Unknown	0.1	0.2	0.1	0.2

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FFEL Student Responses

BORROWER TELEPHONE SURVEY
FFEL LOAN STUDENT BORROWERS

SECTION B: LOAN ORIGINATION, ENTRANCE COUNSELING, AND IN-SCHOOL FINANCIAL AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 loan.

Would you describe the level of ease in obtaining your 1996-97 {LOANDEF} as

[Read list]

	Total		Valid	
	UW	W	UW	W
Very easy	38.6	34.0	39.4	34.8
Somewhat easy	47.4	49.6	48.5	51.6
Somewhat difficult	9.3	9.5	9.5	9.9
Very difficult	2.6	3.0	2.6	3.1
Don't Know	2.1	3.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.2 In your opinion, did you receive your loan funds in a timely manner?

	Total		Valid	
	UW	W	UW	W
Yes {SKIP TO B.4}	84.6	82.2	85.4	82.6
No	14.4	17.3	14.6	17.4
Don't Know {SKIP TO B.4}	1.0	0.5	0.0	0.0
Refused {SKIP TO B.4}	0.0	0.0	0.0	0.0

B.3 Did the delay in receiving your loan funds have any of the following effects?

[Read list, select all that apply]

	Total		Valid	
	UW	W	UW	W
Delayed registration	10.3	12.0	12.8	15.0
Delayed you from starting classes on time	9.3	10.6	11.6	13.3
Caused you to drop out of school	0.9	1.3	1.2	1.6
Caused you to apply for a bridge or emergency loan, or extra financing	15.0	12.1	18.6	15.1
Other [specify]	44.9	44.0	55.8	55.0
Don't Know	17.8	17.6	0.0	0.0
Refused	1.9	2.3	0.0	0.0

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 loan process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A The effectiveness of the financial aid orientation you received

	Total		Valid	
	UW	W	UW	W
Very satisfied	44.9	41.6	47.1	44.0
Somewhat satisfied	42.0	46.7	44.1	49.4
Somewhat dissatisfied	5.3	3.7	5.5	3.9
Very dissatisfied	3.1	2.6	3.3	2.7
Don't Know	4.7	5.6	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4B The way the financial aid staff at {SCHOOL NAME} explained you loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	51.7	48.5	52.3	49.3
Somewhat satisfied	33.1	37.3	33.5	37.9
Somewhat dissatisfied	9.4	8.8	9.5	8.9
Very dissatisfied	4.6	3.8	4.6	3.8
Don't Know	1.1	1.6	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4C Your awareness of when your loan payments would start

	Total		Valid	
	UW	W	UW	W
Very satisfied	52.6	48.1	55.0	51.4
Somewhat satisfied	31.7	32.7	33.2	35.0
Somewhat dissatisfied	7.7	8.3	8.1	8.9
Very dissatisfied	3.6	4.4	3.7	4.7
Don't Know	4.4	6.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4D The responsiveness of the financial aid staff to your questions and concerns

	Total		Valid	
	UW	W	UW	W
Very satisfied	55.1	51.6	56.3	52.5
Somewhat satisfied	32.0	32.8	32.7	33.4
Somewhat dissatisfied	6.0	8.8	6.1	9.0
Very dissatisfied	4.9	5.0	5.0	5.1
Don't Know	2.0	1.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4E Explanation by the financial-aid office of the steps of the loan process required for transferring schools

	Total		Valid	
	UW	W	UW	W
Very satisfied	25.9	23.5	43.1	36.4
Somewhat satisfied	21.7	28.5	36.2	44.2
Somewhat dissatisfied	6.0	6.9	10.0	10.7
Very dissatisfied	6.4	5.6	10.7	8.7
Don't Know	40.0	35.6	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{IF LOANDEF NE FFESSL OR FFEUSL, THEN SKIP TO LABEL C.1}

B.4F The way your lender explained your loan terms

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	41.2	40.8	47.9	47.0
Somewhat satisfied	34.5	36.5	40.0	42.1
Somewhat dissatisfied	6.6	5.3	7.7	6.1
Very dissatisfied	3.8	4.2	4.4	4.8
Don't Know	13.9	13.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4G The way your guarantee agency explained your loan terms

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	35.8	37.0	47.2	46.0
Somewhat satisfied	32.1	36.0	42.4	44.7
Somewhat dissatisfied	4.5	3.9	6.0	4.8
Very dissatisfied	3.4	3.6	4.4	4.5
Don't Know	24.2	19.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4H The way your loan servicer explained your loan terms

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	38.7	35.5	48.2	43.0
Somewhat satisfied	33.4	39.9	41.6	48.3
Somewhat dissatisfied	4.7	3.7	5.8	4.5
Very dissatisfied	3.5	3.5	4.4	4.2
Don't Know	19.6	17.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION C: EXIT COUNSELING

LABEL C.1 {IF INSCH NE 0 OR TRNSFR=1 THEN SKIP TO D.1}

C.1 Now I would like for you to think about any financial aid exit counseling that you received prior to leaving {SCHOOL NAME}.

How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1996-97 loan? Were you

[Read list]

	Total		**Valid**	
	UW	**W**	**UW**	**W**
Very satisfied	35.1	21.4	35.2	21.4
Somewhat satisfied	19.1	23.8	19.2	23.8
Somewhat dissatisfied	5.0	4.1	5.0	4.1
Very dissatisfied	1.9	1.7	1.9	1.7
Did not receive exit counseling	38.5	49.0	38.7	49.0
Don't Know	0.4	0.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.2 Did you receive any printed information explaining your 1996-97 Federal loan during exit counseling?

	Total		**Valid**	
	UW	**W**	**UW**	**W**
Yes	86.3	81.6	90.8	87.9
No {SKIP TO C.4}	8.7	11.2	9.2	12.1
Don't Know {SKIP TO C.4}	5.0	7.2	0.0	0.0
Refused {SKIP TO C.4}	0.0	0.0	0.0	0.0

C.3 How satisfied were you with this printed information in terms of helping you to understand the terms of your loan? Were you

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	64.0	52.0	64.0	52.0
Somewhat satisfied	30.9	44.8	30.9	44.8
Somewhat dissatisfied	4.3	1.8	4.3	1.8
Very dissatisfied	0.7	1.4	0.7	1.4
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.4 Were your loan payment terms and conditions explained to you during exit counseling?

	Total		Valid	
	UW	**W**	**UW**	**W**
Yes	81.4	75.9	86.8	89.2
No	12.4	9.2	13.2	10.8
Don't Know	6.2	14.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.5 Were the various loan repayment options explained to you during exit counseling?

	Total		Valid	
	UW	**W**	**UW**	**W**
Yes	80.1	83.7	83.2	85.8
No	16.1	13.9	16.8	14.2
Don't Know	3.7	2.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.6 Were the various loan consolidation options explained to you during exit counseling?

	Total		Valid	
	UW	W	UW	W
Yes	68.9	75.9	74.0	80.9
No	24.2	17.9	26.0	19.1
Don't Know	6.8	6.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION D: BORROWER AWARENESS OF LOAN TERMS

D.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 student loan.

First of all, what was the approved amount of your {LOANDEF} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

	Total		Valid	
	UW	W	UW	W
Amount	22.7	22.6	30.1	31.3
Approximate amount	52.9	49.6	69.9	68.7
Don't Know	23.7	26.8	0.0	0.0
Refused	0.7	0.9	0.0	0.0

D.2 What is your interest rate for your 1996-97 {LOANDEF}?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

	Total		Valid	
	UW	W	UW	W
Rate	10.3	7.9	28.7	25.0
Estimated rate	25.6	23.7	71.3	75.0
Don't Know	63.4	67.6	0.0	0.0
Refused	0.7	0.8	0.0	0.0

D.3 Approximately how many years do you think it will take you to pay off all of your Federal loans incurred while attending school?

	Total		Valid	
	UW	W	UW	W
Years	80.3	79.2	99.6	99.7
Already paid	0.3	0.2	0.4	0.3
Don't Know	19.3	20.6	0.0	0.0
Refused	0.1	0.0	0.0	0.0

{IF INSCH=1 OR TRNSFR = 1 THEN SKIP TO LABEL E.1}

D.4 Can you please tell me three conditions under which you are allowed to defer repayment of your 1996-97 student loan?

[DO NOT READ LIST]

	Total		Valid	
	UW	W	UW	W
Attending school at least half-time	24.9	22.4	33.3	31.0
Pursuing a course of study related to a graduate fellowship	4.4	4.1	5.8	5.7
Disabled, pursuing a rehabilitation training program	5.9	7.2	7.9	10.0
Unable to find full-time employment	18.3	17.6	24.4	24.3
Economic hardship	12.9	10.3	17.2	14.2
Other [Specify]	8.5	10.7	11.3	14.7
Don't Know	24.9	27.6	0.0	0.0
Refused	0.3	0.1	0.0	0.0

D.5 Can you please tell me three possible consequences of defaulting on your 1996-97 student loan?

[Prompt, if necessary: What kinds of actions can the Government take if your loan is in default?]

[DO NOT READ LIST]

	Total		Valid	
	UW	W	UW	W
Adverse credit reports	32.0	32.3	44.3	44.7
Garnishment of wages	9.8	7.1	13.6	9.8
Litigation	7.4	10.5	10.2	14.5
Government keeps lottery winnings	0.3	0.1	0.4	0.2
Government keeps income tax refunds	9.8	9.2	13.6	12.7
Other [Specify]	12.8	13.2	17.8	18.3
Don't Know	27.6	27.6	0.0	0.0
Refused	0.3	0.1	0.0	0.0

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SECTION E: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

LABEL E.1 {IF LOANDEF NE FDSSL OR FDUSL, THEN SKIP TO E.5}

E.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 loan.

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 {LOANDEF}?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0
Don't Know {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0
Refused {SKIP TO LABEL F.1}	0.0	0.0	0.0	0.0

E.2 Have you contacted the Department of Education and/or its loan servicers for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for . . ."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

E.3A The helpfulness of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3B The courtesy of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3C The level of knowledge of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education and its loan servicers regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{SKIP TO LABEL F.1}

E.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education regarding your 1996-97 loan.

Did you have any contact with the Department of Education regarding your 1996-97 loan?

	Total		Valid	
	UW	**W**	**UW**	**W**
Yes	6.7	7.9	6.9	8.1
No {SKIP TO LABEL F.1}	90.9	89.3	93.1	91.9
Don't Know {SKIP TO LABEL F.1}	2.2	2.7	0.0	0.0
Refused {SKIP TO LABEL F.1}	0.1	0.0	0.0	0.0

E.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education for. . ."]

	Total		Valid	
	UW	**W**	**UW**	**W**
Explanation of loan terms	5.9	10.9	6.7	12.6
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	21.6	16.0	24.4	18.6
Change of address	2.0	2.7	2.2	3.2
Loan deferment	21.6	25.2	24.4	29.3
Loan forbearance	3.9	3.5	4.4	4.0
Loan delinquency	2.0	0.0	2.2	0.1
Loan default	2.0	0.2	2.2	0.2
Loan consolidation	0.0	0.0	0.0	0.0
Other [specify]	29.4	27.8	33.3	32.2
Don't Know	11.8	13.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

E.7A The helpfulness of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	2.2	1.1	2.2	1.1
2	6.5	2.9	6.7	2.9
3	21.7	26.8	22.2	27.1
4	28.3	20.2	28.9	20.4
5	39.1	47.9	40.0	48.4
Don't Know	2.2	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7B The courtesy of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	2.2	1.1	2.2	1.1
2	4.3	1.9	4.4	1.9
3	4.3	5.1	4.4	5.2
4	23.9	18.5	24.4	18.7
5	63.0	72.4	64.4	73.1
Don't Know	2.2	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7C The level of knowledge of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	4.3	4.1	4.4	4.1
2	2.2	1.6	2.2	1.6
3	10.9	5.1	11.1	5.1
4	34.8	26.5	35.6	26.8
5	45.7	61.7	46.7	62.3
Don't Know	2.2	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	10.9	20.4	11.1	20.7
2	8.7	11.6	8.9	11.7
3	17.4	14.9	17.8	15.1
4	23.9	23.1	24.4	23.4
5	37.0	28.9	37.8	29.2
Don't Know	2.2	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.7E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	8.7	7.3	8.9	7.4
2	2.2	1.1	2.2	1.2
3	15.2	7.2	15.6	7.2
4	23.9	20.2	24.4	20.4
5	47.8	63.2	48.9	63.8
Don't Know	2.2	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	50.0	62.6	50.0	62.6
Somewhat satisfied	32.6	27.7	32.6	27.7
Somewhat dissatisfied	8.7	2.2	8.7	2.2
Very dissatisfied	8.7	7.5	8.7	7.5
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION F: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL F.1 {IF LOANDEF NE FFESSL OR FFEUSL THEN SKIP TO G.1}

F.1 Did you have any contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

	Total		Valid	
	UW	W	UW	W
Yes	24.0	24.2	24.8	24.8
No {SKIP TO G.1}	72.7	73.4	75.2	75.2
Don't Know {SKIP TO G.1}	3.1	2.3	0.0	0.0
Refused {SKIP TO G.1}	0.1	0.0	0.0	0.0

F.2 Was the contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted your lender, guarantee agency, or servicing agency."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	16.4	12.8	16.8	13.3
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	29.0	28.8	29.7	29.8
Change of address	11.1	7.6	11.4	7.9
Loan deferment	15.9	14.1	16.3	14.6
Loan forbearance	2.9	2.7	3.0	2.8
Loan delinquency	1.0	1.6	1.0	1.7
Loan default	1.0	0.1	1.0	0.1
Loan consolidation	2.4	2.1	2.5	2.2
Other [specify]	17.9	26.7	18.3	27.6
Don't Know	1.9	2.3	0.0	0.0
Refused	0.5	1.0	0.0	0.0

F.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

F.3A The helpfulness of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	1.8	0.5	1.9	0.6
2	7.3	5.0	7.7	5.2
3	10.4	13.7	11.0	14.2
4	24.4	28.4	25.8	29.5
5	50.6	48.7	53.5	50.6
Don't Know	5.5	3.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3B The courtesy of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	3.7	3.4	3.9	3.6
2	2.4	1.4	2.6	1.5
3	4.9	3.7	5.2	3.9
4	19.5	17.3	20.6	18.0
5	64.0	70.2	67.7	73.0
Don't Know	5.5	3.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3C The level of knowledge of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	1.2	0.4	1.3	0.4
2	4.3	4.4	4.5	4.7
3	7.9	5.0	8.4	5.3
4	26.2	32.4	27.9	34.3
5	54.3	52.4	57.8	55.4
Don't Know	6.1	5.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.3D The timeliness in processing of addressing your requests

	Total		Valid	
	UW	W	UW	W
1	3.7	3.3	3.8	3.3
2	5.5	3.8	5.7	3.9
3	11.0	10.5	11.4	10.7
4	25.6	31.6	26.6	32.1
5	50.6	49.1	52.5	50.0
Don't Know	3.0	1.3	0.0	0.0
Refused	0.6	0.4	0.0	0.0

F.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	1.8	1.3	1.9	1.3
2	3.7	3.1	3.8	3.1
3	9.1	8.6	9.6	8.8
4	28.7	27.8	29.9	28.2
5	52.4	57.8	54.8	58.6
Don't Know	4.3	1.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.4 Overall, how satisfied are you with any contacts that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	56.1	53.3	57.5	53.9
Somewhat satisfied	32.3	36.6	33.1	37.0
Somewhat dissatisfied	6.7	5.9	6.9	6.0
Very dissatisfied	2.4	3.0	2.5	3.0
Don't Know	2.4	1.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION G: OVERALL LOAN PROGRAM SATISFACTION

G.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANDEF}? Would you say that you were

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	55.7	53.9	56.1	54.1
Somewhat satisfied	36.3	38.7	36.5	38.9
Somewhat dissatisfied	4.6	3.7	4.6	3.7
Very dissatisfied	2.7	3.3	2.7	3.3
Don't Know	0.4	0.2	0.0	0.0
Refused	0.3	0.1	0.0	0.0

G.2 How important was each of the following in determining your **overall** satisfaction with your {LOANDEF} during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary with list of responses]

G.2A Ease of the loan application process

	Total		Valid	
	UW	W	UW	W
Very important	59.3	57.4	60.1	58.4
Somewhat important	34.4	36.0	34.9	36.6
Somewhat unimportant	2.9	2.8	2.9	2.8
Not at all important	1.6	1.5	1.6	1.5
Not applicable	0.4	0.6	0.4	0.6
Don't Know	1.1	1.7	0.0	0.0
Refused	0.3	0.1	0.0	0.0

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G.2B Timeliness of receiving your loan funds

	Total		Valid	
	UW	W	UW	W
Very important	76.1	79.2	77.1	80.6
Somewhat important	21.1	17.5	21.4	17.8
Somewhat unimportant	0.9	1.1	0.9	1.1
Not at all important	0.6	0.5	0.6	0.5
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.9	1.5	0.0	0.0
Refused	0.4	0.2	0.0	0.0

G.2C Explanation of loan terms by the financial-aid office

[Prompt, if necessary: Written or verbal explanations that you may have received regarding the terms of your loan]

	Total		Valid	
	UW	W	UW	W
Very important	62.7	63.5	63.3	64.5
Somewhat important	30.6	30.1	30.9	30.6
Somewhat unimportant	3.6	3.4	3.6	3.5
Not at all important	1.1	0.7	1.2	0.7
Not applicable	1.0	0.6	1.0	0.7
Don't Know	0.7	1.5	0.0	0.0
Refused	0.3	0.1	0.0	0.0

G.2D Effectiveness of your financial aid orientation

	Total		Valid	
	UW	W	UW	W
Very important	48.6	46.0	49.3	46.7
Somewhat important	36.6	38.9	37.1	39.5
Somewhat unimportant	5.1	4.9	5.2	4.9
Not at all important	2.6	2.3	2.6	2.4
Not applicable	5.7	6.4	5.8	6.5
Don't Know	1.1	1.4	0.0	0.0
Refused	0.3	0.1	0.0	0.0

{IF DECONT NE 1 THEN SKIP TO LABEL G.1}

G.2E Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
Very important	50.0	67.5	50.0	67.5
Somewhat important	41.7	26.8	41.7	26.8
Somewhat unimportant	4.2	0.1	4.2	0.1
Not at all important	0.0	0.0	0.0	0.0
Not applicable	4.2	5.5	4.2	5.5
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

LABEL G.1 {IF LOANTYPE NE FFESSL OR FFEUSL THEN SKIP TO LABEL G.2}

G.2F Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
Very important	54.7	56.7	55.7	58.2
Somewhat important	28.0	28.1	28.5	28.8
Somewhat unimportant	4.1	4.1	4.2	4.2
Not at all important	1.2	0.7	1.2	0.7
Not applicable	10.3	7.8	10.4	8.0
Don't Know	1.5	2.5	0.0	0.0
Refused	0.3	0.1	0.0	0.0

G.2GExplanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
Very important	47.1	48.4	48.9	50.8
Somewhat important	29.9	32.0	31.1	33.7
Somewhat unimportant	2.6	2.3	2.7	2.4
Not at all important	1.3	1.1	1.4	1.2
Not applicable	15.4	11.4	16.0	11.9
Don't Know	3.4	4.8	0.0	0.0
Refused	0.3	0.1	0.0	0.0

G.2HExplanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
Very important	49.9	50.9	51.5	53.1
Somewhat important	28.6	29.4	29.5	30.7
Somewhat unimportant	2.3	2.1	2.4	2.2
Not at all important	1.8	2.0	1.8	2.1
Not applicable	14.2	11.5	14.7	12.0
Don't Know	2.9	4.0	0.0	0.0
Refused	0.3	0.1	0.0	0.0

LABEL G.2 {IF EXITCNSL NE 1 THEN SKIP TO LABEL H.1}

G.2.I Effectiveness of exit counseling

	Total		Valid	
	UW	W	UW	W
Very important	62.5	54.6	64.1	56.9
Somewhat important	25.6	30.4	26.3	31.6
Somewhat unimportant	6.3	6.3	6.4	6.6
Not at all important	1.9	1.8	1.9	1.9
Not applicable	1.3	3.0	1.3	3.1
Don't Know	1.9	3.7	0.0	0.0
Refused	0.6	0.3	0.0	0.0

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SECTION H: PREVIOUS LOANS

LABEL H.1 {IF PREVLOAN NE 1 THEN SKIP TO I.1}

H.1 You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal student loan that you received immediately before receiving your 1996-97 student loan. By that I mean the most recent Federal loan that you received during the 1995-96 school year. Please do not include multiple-disbursement loans or multiple loans for the 1996-97 school year.

[Prompt, if necessary: The prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: The 1996-97 school year is between July 1, 1996, and June 30, 1997, and the 1995-96 school year is between July 1, 1995, and June 30, 1996]

Did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

	Total		Valid	
	UW	W	UW	W
Federal Direct Subsidized Stafford Loan	24.7	24.9	33.1	32.6
Federal Direct Unsubsidized Stafford Loan	9.5	11.1	12.7	14.6
Federal Family Education Subsidized Stafford Loan	29.3	28.5	39.3	37.3
Federal Family Education Unsubsidized Stafford Loan	11.1	11.9	14.9	15.6
Don't Know	24.7	23.4	0.0	0.0
Refused	0.5	0.2	0.0	0.0

H.2 How did your overall experience in obtaining your 1996-97 Federal loan compare with your experience obtaining your prior Federal loan? Was it

	Total		Valid	
	UW	W	UW	W
More positive	14.4	16.8	15.1	17.5
Less positive {SKIP TO H.4}	7.1	6.9	7.4	7.2
About the same {SKIP TO H.4}	73.9	72.5	77.5	75.4
Don't Know {SKIP TO H.4}	3.8	3.7	0.0	0.0
Refused {SKIP TO H.4}	0.8	0.2	0.0	0.0

H.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[DO NOT READ LIST]

	Total		Valid	
	UW	W	UW	W
I was more familiar with the process when applying for my 1996-97 loan	27.7	22.5	28.6	23.0
The paperwork necessary to get the loan was easier to complete	16.9	11.3	17.5	11.5
There was less paperwork	12.3	19.2	12.7	19.6
I did not have to wait as long to get my loan	12.3	23.7	12.7	24.3
There were shorter lines	0.0	0.0	0.0	0.0
The financial aid staff was more helpful and accessible	10.8	5.3	11.1	5.4
The lender or guarantor interaction was helpful	3.1	2.0	3.2	2.1
Other [specify]	13.8	13.7	14.3	14.0
Don't Know	3.1	2.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

H.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan? Specifically, was it more positive, less positive, or about the same?

H.4A The loan application process

	Total		Valid	
	UW	W	UW	W
More positive	16.6	17.3	17.2	18.1
Less positive	4.3	4.3	4.5	4.4
About the same	73.6	73.2	76.6	76.4
Not applicable	1.6	1.0	1.7	1.1
Don't Know	3.0	4.0	0.0	0.0
Refused	0.8	0.2	0.0	0.0

H.4B The timeliness of receiving loan funds

	Total		Valid	
	UW	W	UW	W
More positive	14.1	16.5	14.6	17.1
Less positive	10.6	13.9	11.0	14.4
About the same	70.1	65.0	72.7	67.4
Not applicable	1.6	1.1	1.7	1.1
Don't Know	2.7	3.3	0.0	0.0
Refused	0.8	0.2	0.0	0.0

H.4C The explanation of terms by the financial-aid office

	Total		Valid	
	UW	**W**	**UW**	**W**
More positive	10.1	9.9	10.4	10.2
Less positive	6.8	8.1	7.0	8.3
About the same	76.1	76.2	78.4	78.8
Not applicable	4.1	2.6	4.2	2.7
Don't Know	2.2	3.1	0.0	0.0
Refused	0.8	0.2	0.0	0.0

H.4D Entrance counseling

	Total		Valid	
	UW	**W**	**UW**	**W**
More positive	7.9	6.7	8.3	7.2
Less positive	4.6	4.5	4.9	4.8
About the same	58.2	55.4	61.3	59.4
Not applicable	24.2	26.8	25.5	28.6
Don't Know	4.3	6.4	0.0	0.0
Refused	0.8	0.2	0.0	0.0

H.4E Contacts with the Department of Education

	Total		Valid	
	UW	**W**	**UW**	**W**
More positive	2.7	3.0	2.8	3.2
Less positive	2.7	2.5	2.8	2.6
About the same	34.5	34.8	36.2	36.5
Not applicable	55.4	55.1	58.1	57.7
Don't Know	4.1	4.4	0.0	0.0
Refused	0.5	0.2	0.0	0.0

{IF PRIOR = 1 THEN SKIP TO H.5}

H.4F Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
More positive	5.4	4.3	5.7	4.6
Less positive	2.5	2.4	2.6	2.6
About the same	68.6	71.9	72.5	76.5
Not applicable	18.2	15.3	19.2	16.2
Don't Know	4.1	5.7	0.0	0.0
Refused	1.2	0.3	0.0	0.0

H.4G Explanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
More positive	5.0	4.3	5.3	4.7
Less positive	2.5	3.5	2.6	3.7
About the same	63.6	67.4	67.5	72.4
Not applicable	23.1	17.9	24.6	19.2
Don't Know	4.5	6.7	0.0	0.0
Refused	1.2	0.3	0.0	0.0

H.4H Explanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
More positive	4.1	2.5	4.4	2.7
Less positive	2.9	2.8	3.1	3.1
About the same	64.5	68.8	68.4	73.8
Not applicable	22.7	19.1	24.1	20.5
Don't Know	4.5	6.5	0.0	0.0
Refused	1.2	0.3	0.0	0.0

H.4I Exit counseling

	Total		Valid	
	UW	W	UW	W
More positive	5.0	2.8	5.4	3.1
Less positive	2.1	2.6	2.2	2.9
About the same	29.3	27.4	31.7	30.2
Not applicable	56.2	58.1	60.7	63.9
Don't Know	6.2	8.7	0.0	0.0
Refused	1.2	0.3	0.0	0.0

H.5 Did you consolidate your 1996-97 {LOANDEF} loan with your previous loan?

	Total		Valid	
	UW	W	UW	W
Yes	42.7	42.9	49.4	50.1
No {SKIP TO I.1}	43.8	42.8	50.6	49.9
Don't Know {SKIP TO I.1}	12.5	13.6	0.0	0.0
Refused {SKIP TO I.1}	1.1	0.6	0.0	0.0

H.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assistance received from the loan services?

	Total		Valid	
	UW	W	UW	W
More satisfied	41.4	41.2	42.8	41.7
Less satisfied	5.1	8.2	5.3	8.3
No difference	50.3	49.3	52.0	50.0
Don't Know	3.2	1.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION I: DEMOGRAPHIC CHARACTERISTICS

I.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

What degrees or certificates, if any, have you received from {SCHOOL NAME}?

[Read list]
[Check all that apply]

	5		Valid	
	UW	W	UW	W
Certificate or diploma	8.9	3.6	9.1	3.6
Associate's degree	7.1	3.9	7.2	3.9
Bachelor's degree	9.1	8.8	9.2	8.9
Master's degree	2.0	3.2	2.0	3.3
Doctoral degree	0.6	0.7	0.6	0.7
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]	1.6	1.5	1.6	1.6
Other [Specify]	2.0	1.1	2.0	1.1
None	67.5	76.4	68.4	77.0
Don't Know	0.9	0.6	0.0	0.0
Refused	0.4	0.3	0.0	0.0

{IF INSCH =0,THEN SKIP TO I.3}

I.2 What degrees or certificates, if any do you anticipate earning from {SCHOOL NAME}?

[Read list]
[Check all that apply]

	Total		Valid	
	UW	W	UW	W
Certificate or diploma	5.7	3.5	5.8	3.5
Associate's degree	12.3	10.9	12.5	11.1
Bachelor's degree	45.1	57.4	45.9	58.7
Master's degree	11.7	8.1	11.9	8.3
Doctoral degree	4.3	4.1	4.4	4.2
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]	4.7	2.5	4.8	2.5
Other [Specify]	3.7	2.9	3.8	3.0
None	10.7	8.5	10.9	8.7
Don't Know	1.4	1.8	0.0	0.0
Refused	0.4	0.3	0.0	0.0

I.3 When you received your 1996-97 loan, did you also receive a Pell Grant?

	Total		Valid	
	UW	W	UW	W
Yes	40.0	38.4	42.9	43.0
No	53.3	50.9	57.1	57.0
Don't Know	6.4	10.6	0.0	0.0
Refused	0.3	0.1	0.0	0.0

I.4 Did you attend {SCHOOL NAME} full time, at least half time, or less than half time during the 1996-97 academic year?

	Total		Valid	
	UW	W	UW	W
Full time {Prompt, if necessary: 12 or more credits in a semester}	85.0	88.6	85.5	88.8
At least half time {Prompt, if necessary:9 to 12 credits in a semester}	12.9	9.3	12.9	9.3
Less than half time {Prompt, if necessary: less than 9 credits in a semester}	1.6	1.8	1.6	1.8
Don't Know	0.1	0.0	0.0	0.0
Refused	0.4	0.3	0.0	0.0

I.5 Which of the following best describes {SCHOOL NAME} Is it :

[Read list]

	Total		Valid	
	UW	W	UW	W
A four-year college or university	51.0	67.3	51.2	67.5
A community or junior college	12.6	10.5	12.6	10.5
A two-year-or-more career school	11.7	7.9	11.8	8.0
A more-than-one-year but less-than-two-year career school	6.3	4.7	6.3	4.7
A single-year or less-than-one-year career school	4.4	1.3	4.4	1.3
Professional School [Prompt, if necessary: such as law, medical, or dental school]	4.7	3.6	4.7	3.6
Graduate School [Prompt, if necessary: for masters or doctoral program]	6.6	3.8	6.6	3.8
Other [specify]	2.3	0.6	2.3	0.6
Don't Know	0.1	0.2	0.0	0.0
Refused	0.3	0.1	0.0	0.0

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{IF INSCH =1 AND YEAR NE 1, THEN SKIP TO I.7}

I.6 Which of the following best describes your present education level?

[Read list]

	Total		Valid	
	UW	W	UW	W
Freshman	3.2	6.0	3.2	6.0
Sophomore	17.3	16.3	17.4	16.4
Junior	23.4	27.7	23.5	27.7
Senior	32.7	35.1	32.8	35.2
Master's degree candidate	11.8	7.1	11.9	7.1
Doctoral degree candidate	4.3	3.5	4.3	3.5
Professional degree candidate	6.4	3.9	6.4	4.0
Other [specify]	0.6	0.1	0.6	0.1
Don't Know	0.3	0.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{SKIP TO I.8}

I.7 Which of the following best describes your present education level?

[Read list]

	Total		Valid	
	UW	W	UW	W
First year	20.6	25.9	21.3	29.1
Second or later year	69.5	59.3	71.7	66.6
Other [specify]	6.9	3.8	7.1	4.3
Don't Know	1.5	9.4	0.0	0.0
Refused	1.5	1.6	0.0	0.0

I.8 When you applied for your 1996-97 loan at {SCHOOL NAME}, were you classified **by the financial-aid office** as an independent student or a dependent student?

[Prompt, if necessary with definitions of each classification given in training manual]

	Total		Valid	
	UW	W	UW	W
Independent student	59.6	50.5	62.0	52.1
Dependent student	36.6	46.3	38.0	47.9
Don't Know	3.6	3.1	0.0	0.0
Refused	0.3	0.1	0.0	0.0

I.9 To make sure we include all segments of the population, I need to ask

What is your age?

	Total		Valid	
	UW	W	UW	W
Age given {SKIP TO I.11}	98.9	99.4	100.0	100.0
Refused	1.1	0.6	0.0	0.0

I.10 Which of the following groups best describes your age?
[Read list]

	Total		Valid	
	UW	W	UW	W
17-20	0.0	0.0	0.0	0.0
21-24	0.0	0.0	0.0	0.0
25-34	12.5	34.1	33.3	65.1
35-44	12.5	4.7	33.3	9.0
45-54	12.5	13.5	33.3	25.8
55-64	0.0	0.0	0.0	0.0
65 and over	0.0	0.0	0.0	0.0
Don't Know	12.5	2.6	0.0	0.0
Refused	50.0	45.0	0.0	0.0

I.11 Would you classify yourself as

[Read list]

	Total		Valid	
	UW	W	UW	W
American Indian or Alaskan Native	2.7	2.7	2.8	2.7
Asian or Pacific Islander	4.6	4.3	4.7	4.4
Black, not of Hispanic origin	11.7	11.1	12.0	11.5
White, not of Hispanic origin	69.0	69.5	70.8	72.0
Hispanic, or	6.4	5.9	6.6	6.1
Other [specify]	3.0	3.1	3.1	3.2
Don't Know	0.4	0.2	0.0	0.0
Refused	2.1	3.1	0.0	0.0

I.12 Which of the following best describes the highest level of education that you have completed?

[Read list]

	Total		Valid	
	UW	W	UW	W
High school graduate or equivalent	22.9	28.3	23.1	28.5
Certificate or diploma	22.9	9.0	23.1	9.1
Associate's degree	19.3	16.1	19.5	16.3
Bachelor's degree	21.5	26.8	21.7	27.0
Master's degree	5.4	7.4	5.4	7.5
Doctoral degree	1.3	1.5	1.4	1.5
Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]	4.5	8.9	4.5	9.0
Other [Specify]	1.3	1.2	1.4	1.2
Don't Know	0.4	0.7	0.0	0.0
Refused	0.4	0.2	0.0	0.0

I.13 Which of the following best describes your current employment status?

[Read list]

	Total		Valid	
	UW	W	UW	W
Employed full-time, or at least 35 hours per week	70.4	70.1	70.7	70.2
Employed part-time, or under 35 hours per week	15.2	20.1	15.3	20.1
Not employed {SKIP TO I.16}	13.9	9.7	14.0	9.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.4	0.2	0.0	0.0

LABEL I.1 {IF INSCH NE 1 OR TRNSFR NE 1 THEN SKIP TO I.15}

I.14 On the average, how many hours per week do you work during the school year?

[Read list]

	Total		Valid	
	UW	W	UW	W
0 hours {SKIP TO I.16}	24.5	24.0	25.1	24.6
1-5 hours	2.1	1.3	2.1	1.3
6-10 hours	10.1	11.7	10.3	12.0
11-20 hours	22.6	23.0	23.2	23.6
More than 20 hours	38.4	37.5	39.3	38.5
Don't Know	1.7	1.9	0.0	0.0
Refused	0.6	0.5	0.0	0.0

I.15 Are you currently employed in a field that is related to your major?

	Total		Valid	
	UW	W	UW	W
Yes	48.9	43.3	49.5	43.8
No	49.8	55.5	50.5	56.2
Don't Know	0.5	0.6	0.0	0.0
Refused	0.7	0.5	0.0	0.0

I.16 Which of the following categories best describes your current annual income?

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
Less than $20,000	68.3	71.1	73.4	76.9
$20,000 - $39,999	19.3	16.2	20.7	17.5
$40,000 - $49,999	2.9	2.6	3.1	2.9
$50,000 - $74,999	1.1	0.8	1.2	0.9
$75,000 or more	1.4	1.8	1.5	1.9
Don't Know	0.9	0.9	0.0	0.0
Refused	6.1	6.7	0.0	0.0

I.17 GENDER OF RESPONDENT

[VOICE RECOGNITION ONLY]

	Total		Valid	
	UW	**W**	**UW**	**W**
Male	40.1	44.3	40.1	44.3
Female	59.8	55.5	59.8	55.5
Unknown	0.1	0.2	0.1	0.2

Direct Loan Parent Responses

BORROWER TELEPHONE SURVEY
DIRECT LOAN PARENT BORROWERS

SECTION B: LOAN ORIGINATION AND IN-SCHOOL FINANCIAL AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 PLUS loan.

Would you describe the level of ease in obtaining your 1996-97 Federal PLUS loan as [Read list]

	Total		Valid	
	UW	W	UW	W
Very easy	41.9	38.3	42.8	38.4
Somewhat easy	39.4	41.7	40.2	41.7
Somewhat difficult	11.6	14.3	11.9	14.3
Very difficult	5.1	5.6	5.2	5.6
Don't Know	2.0	0.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.2 In your opinion, did you receive your loan funds in a timely manner?

	Total		Valid	
	UW	W	UW	W
Yes {SKIP TO B.4}	87.9	83.5	88.8	84.6
No	11.1	15.2	11.2	15.4
Don't Know {SKIP TO B.4}	1.0	1.3	0.0	0.0
Refused {SKIP TO B.4}	0.0	0.0	0.0	0.0

B.3 Did the delay in receiving your loan funds have any of the following effects?
[Read list, select all that apply]

	Total		Valid	
	UW	W	UW	W
Delayed registration	8.3	1.9	10.0	4.0
Delayed student from starting classes on time	4.2	0.4	5.0	0.7
Caused student to drop out of school	0.0	0.0	0.0	0.0
Caused student to apply for a bridge or emergency loan, or extra financing	20.8	29.7	25.0	62.0
Other [specify]	50.0	15.9	60.0	33.2
Don't Know	16.7	52.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 PLUS loan application process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A The way the financial aid staff at {SCHOOL NAME} explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	38.9	32.0	41.6	33.8
Somewhat satisfied	43.9	54.5	47.0	57.6
Somewhat dissatisfied	7.1	6.0	7.6	6.3
Very dissatisfied	3.5	2.2	3.8	2.3
Don't Know	6.6	5.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4B Your awareness of when your loan payments would start

	Total		Valid	
	UW	W	UW	W
Very satisfied	49.5	42.0	50.8	43.4
Somewhat satisfied	35.9	41.1	36.8	42.5
Somewhat dissatisfied	8.1	7.7	8.3	8.0
Very dissatisfied	4.0	5.8	4.1	6.0
Don't Know	2.5	3.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4C The responsiveness of the financial aid staff to your questions and concerns

	Total		Valid	
	UW	W	UW	W
Very satisfied	47.5	44.5	50.3	47.2
Somewhat satisfied	34.3	38.6	36.4	41.0
Somewhat dissatisfied	8.6	9.0	9.1	9.5
Very dissatisfied	4.0	2.2	4.3	2.3
Don't Know	5.6	5.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4D Explanation by the financial-aid office of the steps of the loan process required for a student to transfer schools

	Total		Valid	
	UW	W	UW	W
Very satisfied	19.7	15.1	43.8	36.3
Somewhat satisfied	18.2	18.6	40.4	44.7
Somewhat dissatisfied	5.1	6.3	11.2	15.2
Very dissatisfied	2.0	1.6	4.5	3.9
Don't Know	54.5	58.5	0.0	0.0
Refused	0.5	0.0	0.0	0.0

{IF LOANTYPE NE FFEPLUS, THEN SKIP TO C.1}

B.4E The way your lender explained your loan terms

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	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4F The way your guarantee agency explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4G The way your loan servicer explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION C: BORROWER AWARENESS OF LOAN TERMS

C.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 PLUS loan.

First of all, what was the approved amount of your PLUS loan for {STUDENT FIRST NAME} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

	Total		Valid	
	UW	W	UW	W
Amount	26.3	30.0	35.1	41.1
Approximate amount	48.5	43.1	64.9	58.9
Don't Know	22.2	24.1	0.0	0.0
Refused	3.0	2.8	0.0	0.0

C.2 What is your interest rate for your 1996-97 PLUS loan?

[If respondent cannot provide exact rate, probe for approximate rate]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the rate associated with the most recent loan]

	Total		Valid	
	UW	W	UW	W
Rate	19.7	22.5	33.6	37.7
Estimated rate	38.9	37.2	66.4	62.3
Don't Know	40.9	40.3	0.0	0.0
Refused	0.5	0.1	0.0	0.0

C.3 Approximately how many years do you think it will take you to pay off all of your Federal PLUS loans incurred while {STUDENT FIRST NAME} is attending school?

	Total		Valid	
	UW	W	UW	W
Years	71.7	72.3	95.9	98.7
Already paid	3.0	1.0	4.1	1.3
Don't Know	24.7	26.7	0.0	0.0
Refused	0.5	0.0	0.0	0.0

C.4 Can you please tell me three possible consequences of defaulting on your 1996-97 PLUS loan?

[Do not read list]

	Total		Valid	
	UW	W	UW	W
Adverse credit reports	20.2	20.1	36.7	34.0
Garnishment of wages	8.3	8.4	15.1	14.2
Litigation	8.7	10.3	15.8	17.5
Government keeps lottery winnings	0.4	0.6	0.7	1.1
Government keeps income tax refunds	6.7	6.0	12.2	10.2
Other [specify]	10.7	13.5	19.4	22.9
Don't Know	45.1	41.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION D: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

{IF LOANTYPE = FFEPLUS, THEN SKIP TO D.5}

D.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 PLUS loan.

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 Federal Direct PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	29.8	26.0	30.6	26.4
No	67.7	72.5	69.4	73.6
Don't Know	1.5	1.4	0.0	0.0
Refused	1.0	0.1	0.0	0.0

D.2 Have you contacted the Department of Education or its loan servicers for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for . . ."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	13.3	7.0	13.3	7.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	45.3	39.3	45.3	39.3
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	8.0	16.3	8.0	16.3
Loan delinquency	6.7	10.8	6.7	10.8
Loan default	4.0	9.5	4.0	9.5
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	8.0	3.3	8.0	3.3
Other [specify]	14.7	13.7	14.7	13.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

D.3A The helpfulness of the representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	3.4	0.3	3.4	0.3
2	5.1	4.7	5.2	4.7
3	16.9	20.3	17.2	20.4
4	16.9	16.6	17.2	16.7
5	55.9	57.3	56.9	57.8
Don't Know	1.7	0.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3B The courtesy of the representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	1.7	0.7	1.7	0.7
2	1.7	0.3	1.7	0.3
3	11.9	11.2	11.9	11.2
4	20.3	21.6	20.3	21.6
5	64.4	66.2	64.4	66.2
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3C The level of knowledge of representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	1.7	0.1	1.7	0.1
2	8.5	11.1	8.6	11.1
3	10.2	18.7	10.3	18.7
4	16.9	18.9	17.2	18.9
5	61.0	51.1	62.1	51.2
Don't Know	1.7	0.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3DThe timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	10.2	1.7	10.5	1.8
2	6.8	23.7	7.0	23.9
3	10.2	5.6	10.5	5.7
4	23.7	25.2	24.6	25.4
5	45.8	42.8	47.4	43.3
Don't Know	3.4	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	8.5	3.7	8.5	3.7
2	8.5	18.6	8.5	18.6
3	11.9	9.4	11.9	9.4
4	22.0	24.6	22.0	24.6
5	49.2	43.7	49.2	43.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education or its loan servicers regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	55.9	58.3	55.9	58.3
Somewhat satisfied	28.8	35.2	28.8	35.2
Somewhat dissatisfied	8.5	5.6	8.5	5.6
Very dissatisfied	6.8	0.9	6.8	0.9
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{SKIP TO LABEL E.1}

D.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education.

Did you have any contact with the Department of Education regarding your 1996-97 Federal Family Education PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No {SKIP TO LABEL E.1}	0.0	0.0	0.0	0.0
Don't Know {SKIP TO LABEL E.1}	0.0	0.0	0.0	0.0
Refused {SKIP TO LABEL E.1}	0.0	0.0	0.0	0.0

D.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: Did you contact the Department of Education for . . ."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

D.7A The helpfulness of the representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7B The courtesy of the representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7C The level of knowledge of representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7D The timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL E.1 {IF LOANTYPE NE FFEPLUS THEN SKIP TO F.1}

The next few questions ask about specific contacts or communications that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 PLUS loan.

E.1 Did you have any contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 Federal Family Education PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.2 Was the contact with your lender, guarantee agency, or servicing agency regarding your 1996-97 PLUS loan for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted the Department of Education."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3 On a scale of one to five, with one being the *lowest* five being the *highest*, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, your servicing agency regarding your 1996-97 loan?

E.3A The helpfulness of representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3B The courtesy of representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3C The level of knowledge of the representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3D The timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3E The usefulness of the information received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.4 Overall, how satisfied are you with any contacts that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

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SECTION F: OVERALL LOAN PROGRAM SATISFACTION

F.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANTYPE}? Would you say that you were

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	54.5	49.3	55.4	49.3
Somewhat satisfied	35.9	46.9	36.4	47.0
Somewhat dissatisfied	5.6	1.9	5.6	1.9
Very dissatisfied	2.5	1.7	2.6	1.7
Don't Know	0.5	0.1	0.0	0.0
Refused	1.0	0.1	0.0	0.0

F.2 How important were each of the following in determining your **overall** satisfaction with your PLUS loan during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary, with list of responses]

F.2A Ease of the loan application process

	Total		Valid	
	UW	**W**	**UW**	**W**
Very important	62.6	59.6	64.6	60.0
Somewhat important	31.8	36.7	32.8	37.0
Somewhat unimportant	0.5	0.1	0.5	0.1
Not at all important	1.5	2.6	1.6	2.7
Not applicable	0.5	0.3	0.5	0.3
Don't Know	2.0	0.6	0.0	0.0
Refused	1.0	0.1	0.0	0.0

F.2B Timeliness of loan funds

	Total		Valid	
	UW	W	UW	W
Very important	71.7	72.4	73.6	73.6
Somewhat important	24.2	24.5	24.9	24.9
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	1.5	1.5	1.6	1.5
Not applicable	0.0	0.0	0.0	0.0
Don't Know	1.5	1.5	0.0	0.0
Refused	1.0	0.1	0.0	0.0

F.2C Explanation of loan terms by the financial-aid office

[Prompt, if necessary: written or verbal explanations that you may have received regarding you loan terms]

	Total		Valid	
	UW	W	UW	W
Very important	57.1	45.7	58.9	46.1
Somewhat important	31.8	36.1	32.8	36.4
Somewhat unimportant	4.5	14.2	4.7	14.4
Not at all important	1.5	1.2	1.6	1.2
Not applicable	2.0	1.8	2.1	1.8
Don't Know	2.0	0.9	0.0	0.0
Refused	1.0	0.1	0.0	0.0

{IF DECONT NE 1 THEN SKIP TO LABEL F.1}

F.2D Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
Very important	72.9	84.2	72.9	84.2
Somewhat important	20.3	11.6	20.3	11.6
Somewhat unimportant	3.4	1.4	3.4	1.4
Not at all important	0.0	0.0	0.0	0.0
Not applicable	3.4	2.7	3.4	2.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

LABEL F.1 {IF LOANTYPE NE FFEPLUS, THEN SKIP TO LABEL G.1}

{IF CONTACT NE 1 THEN SKIP TO LABEL G.1}

F.2E Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2F Explanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2G Explanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
Very important	0.0	0.0	0.0	0.0
Somewhat important	0.0	0.0	0.0	0.0
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION G: PREVIOUS LOANS

LABEL G.1 {IF PREVLOAN=0, SKIP TO H.1}

G.1 You mentioned earlier in this interview that you had at least one prior PLUS loan for {STUDENT FIRST NAME}. I would like for you to think about the Federal PLUS loan that you received immediately before receiving your 1996-97 PLUS loan. By that I mean the *most recent* PLUS loan that you received for {STUDENT FIRST NAME}, starting in the 1995-96 school year. Please do not include any multiple-disbursement loans or multiple loans you may have received for the 1996-97 school year.

[Prompt, if necessary: the prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: the 1996-97 school year is between July 1, 1996, and June 30, 1997, and the 1995-96 school year is between July 1, 1995, and June 30, 1996]

First, did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

	Total		**Valid**	
	UW	**W**	**UW**	**W**
Federal Direct PLUS Loan	69.8	79.4	87.0	95.2
Federal Family Education PLUS Loan	5.8	0.5	7.2	0.6
Other [Specify] {SKIP TO H.1}	4.7	3.5	5.8	4.2
Don't Know {SKIP TO H.1}	17.4	16.4	0.0	0.0
Refused {SKIP TO H.1}	2.3	0.1	0.0	0.0

G.2 How did your overall experience in obtaining your 1996-97 Federal PLUS loan compare with your experience obtaining your prior PLUS loan? Was it

[Read list]

	Total		**Valid**	
	UW	**W**	**UW**	**W**
More positive	20.0	10.2	20.3	10.2
Less positive {SKIP TO G.4}	7.7	2.6	7.8	2.6
About the same {SKIP TO G.4}	70.8	87.1	71.9	87.3
Don't Know {SKIP TO G.4}	1.5	0.2	0.0	0.0
Refused {SKIP TO G.4}	0.0	0.0	0.0	0.0

G.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[Do not read list]

	Total		**Valid**	
	UW	**W**	**UW**	**W**
I was more familiar with the process when applying for my 1996-97 loan	20.0	10.3	20.0	10.3
The paperwork necessary to get the loan was easier to complete	30.0	24.4	30.0	24.4
There was less paperwork	25.0	49.6	25.0	49.6
I did not have to wait as long to get my loan	5.0	5.6	5.0	5.6
There were shorter lines	0.0	0.0	0.0	0.0
The financial aid staff was more helpful and accessible	5.0	2.6	5.0	2.6
The lender or guarantor interaction was helpful	0.0	0.0	0.0	0.0
Other [specify]	15.0	7.7	15.0	7.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan? Specifically, was your 1996-97 loan experience more positive, less positive, or about the same?

G.4A The loan application process

	Total		**Valid**	
	UW	**W**	**UW**	**W**
More positive	16.9	14.9	17.5	15.0
Less positive	6.2	3.5	6.3	3.5
About the same	73.8	80.7	76.2	81.5
Not applicable	0.0	0.0	0.0	0.0
Don't Know	3.1	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4B The timeliness of loan funds

	Total		Valid	
	UW	W	UW	W
More positive	9.2	11.9	9.5	12.0
Less positive	3.1	0.8	3.2	0.8
About the same	84.6	86.3	87.3	87.1
Not applicable	0.0	0.0	0.0	0.0
Don't Know	3.1	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4C The explanation of terms by the financial-aid office

	Total		Valid	
	UW	W	UW	W
More positive	7.7	6.2	8.1	6.3
Less positive	1.5	0.1	1.6	0.1
About the same	76.9	83.0	80.6	83.8
Not applicable	9.2	9.7	9.7	9.8
Don't Know	4.6	1.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4D Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
More positive	7.7	3.3	8.2	3.5
Less positive	1.5	0.5	1.6	0.5
About the same	30.8	47.0	32.8	50.3
Not applicable	53.8	42.8	57.4	45.7
Don't Know	6.2	6.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{IF LOANTYPE NE FFEPLUS, SKIP TO G.5}

G.4E Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
More positive	0.0	0.0	0.0	0.0
Less positive	0.0	0.0	0.0	0.0
About the same	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4F Explanation of loan terms by your guarantee agency

	Total		Valid	
	UW	W	UW	W
More positive	0.0	0.0	0.0	0.0
Less positive	0.0	0.0	0.0	0.0
About the same	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4GExplanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
More positive	0.0	0.0	0.0	0.0
Less positive	0.0	0.0	0.0	0.0
About the same	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.5 Did you consolidate your 1996-97 PLUS loan with your previous PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	32.3	23.6	35.6	24.5
No {SKIP TO I.1}	58.5	72.5	64.4	75.5
Don't Know {SKIP TO I.1}	9.2	3.9	0.0	0.0
Refused {SKIP TO I.1}	0.0	0.0	0.0	0.0

G.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assistance received from the loan servicer?

	Total		Valid	
	UW	W	UW	W
More satisfied	42.9	50.2	50.0	52.5
Less satisfied	4.8	15.7	5.6	16.5
No difference	38.1	29.7	44.4	31.0
Don't Know	14.3	4.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION H: DEMOGRAPHIC CHARACTERISTICS

H.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

Would you classify yourself as

[Read list]

	Total		Valid	
	UW	W	UW	W
American Indian or Alaskan Native	3.5	2.7	3.7	2.8
Asian or Pacific Islander	2.5	5.4	2.6	5.5
Black, not of Hispanic origin	10.1	9.4	10.5	9.6
White, not of Hispanic origin	72.7	72.7	75.8	74.9
Hispanic	4.5	2.3	4.7	2.4
Other [specify]	2.5	4.6	2.6	4.7
Don't Know	0.5	0.1	0.0	0.0
Refused	3.5	2.8	0.0	0.0

H.2 Which of the following categories best describes your current annual household income?

[Read list]

	Total		Valid	
	UW	W	UW	W
Less than $20,000	3.5	4.3	3.9	4.6
$20,000 - $39,999	26.8	24.9	29.8	26.5
$40,000 - $49,999	16.2	25.7	18.0	27.4
$50,000 - $74,999	24.2	21.9	27.0	23.4
$75,000 or more	19.2	17.1	21.3	18.2
Don't Know	0.5	0.1	0.0	0.0
Refused	9.6	6.0	0.0	0.0

[VOICE RECOGNITION ONLY]

H.3 Gender of Respondent

	Total		Valid	
	UW	W	UW	W
Male	56.6	58.8	56.6	58.8
Female	43.4	41.2	43.4	41.2
Unknown	0.0	0.0	0.0	0.0

FFEL Parent Responses

BORROWER TELEPHONE SURVEY
FFEL LOAN PARENT BORROWERS

SECTION B: LOAN ORIGINATION AND IN-SCHOOL FINANCIAL-AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 PLUS loan.

Would you describe the level of ease in obtaining your 1996-97 Federal PLUS loan as [Read list]

	[illegible]		[illegible]	
	[illegible]	[illegible]	[illegible]	[illegible]
Very easy	35.4	34.9	36.4	35.6
Somewhat easy	41.7	43.5	42.8	44.5
Somewhat difficult	15.1	13.8	15.5	14.1
Very difficult	5.2	5.6	5.3	5.8
Don't Know	2.6	2.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.2 In your opinion, did you receive your loan funds in a timely manner?

	[illegible]		[illegible]	
	[illegible]	[illegible]	[illegible]	[illegible]
Yes {SKIP TO B.4}	84.9	82.7	88.1	85.7
No	11.5	13.8	11.9	14.3
Don't Know {SKIP TO B.4}	3.6	3.5	0.0	0.0
Refused {SKIP TO B.4}	0.0	0.0	0.0	0.0

B.3 Did the delay in receiving your loan funds have any of the following effects? [Read list, select all that apply]

	Total		Valid	
	UW	W	UW	W
Delayed registration	11.5	7.9	12.5	8.0
Delayed student from starting classes on time	7.7	7.2	8.3	7.3
Caused student to drop out of school	0.0	0.0	0.0	0.0
Caused student to apply for a bridge or emergency loan, or extra financing	23.1	20.3	25.0	20.7
Other [specify]	50.0	62.9	54.2	64.0
Don't Know	7.7	1.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 PLUS loan application process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A The way the financial-aid staff at {SCHOOL NAME} explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	35.4	25.6	42.0	30.9
Somewhat satisfied	37.5	39.1	44.4	47.1
Somewhat dissatisfied	6.3	12.3	7.4	14.9
Very dissatisfied	5.2	6.0	6.2	7.2
Don't Know	15.6	17.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4B Your awareness of when your loan payments would start

	Total		Valid	
	UW	W	UW	W
Very satisfied	42.7	35.7	45.8	36.9
Somewhat satisfied	33.9	41.2	36.3	42.6
Somewhat dissatisfied	12.0	13.8	12.8	14.3
Very dissatisfied	4.7	6.0	5.0	6.2
Don't Know	6.8	3.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4C The responsiveness of the financial-aid staff to your questions and concerns

	Total		Valid	
	UW	W	UW	W
Very satisfied	42.2	41.5	47.1	48.0
Somewhat satisfied	31.3	19.7	34.9	22.8
Somewhat dissatisfied	9.9	16.8	11.0	19.4
Very dissatisfied	6.3	8.5	7.0	9.8
Don't Know	10.4	13.5	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4D Explanation by the financial-aid office of the steps of the loan process required for a student to transfer schools

	Total		Valid	
	UW	W	UW	W
Very satisfied	16.7	11.8	34.8	29.3
Somewhat satisfied	19.8	20.6	41.3	51.4
Somewhat dissatisfied	5.7	3.0	12.0	7.5
Very dissatisfied	5.7	4.7	12.0	11.8
Don't Know	51.6	59.8	0.0	0.0
Refused	0.5	0.1	0.0	0.0

{IF LOANTYPE NE FFEPLUS, THEN SKIP TO C.1}

B.4E The way your lender explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	33.0	36.4	39.9	42.9
Somewhat satisfied	39.8	40.4	48.1	47.5
Somewhat dissatisfied	6.3	6.2	7.6	7.3
Very dissatisfied	3.7	1.9	4.4	2.3
Don't Know	17.3	15.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

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B.4F The way your guarantee agency explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	28.8	30.6	42.3	49.3
Somewhat satisfied	30.4	24.8	44.6	39.9
Somewhat dissatisfied	5.8	4.5	8.5	7.3
Very dissatisfied	3.1	2.2	4.6	3.5
Don't Know	31.9	37.8	0.0	0.0
Refused	0.0	0.0	0.0	0.0

B.4G The way your loan servicer explained your loan terms

	Total		Valid	
	UW	W	UW	W
Very satisfied	29.8	29.6	41.9	46.1
Somewhat satisfied	31.4	27.4	44.1	42.7
Somewhat dissatisfied	4.7	4.5	6.6	7.0
Very dissatisfied	5.2	2.7	7.4	4.2
Don't Know	28.3	35.1	0.0	0.0
Refused	0.5	0.8	0.0	0.0

SECTION C: BORROWER AWARENESS OF LOAN TERMS

C.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 PLUS loan.

First of all, what was the approved amount of your PLUS loan for {STUDENT FIRST NAME} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the more recent loan]

	Total		Valid	
	UW	W	UW	W
Amount	24.0	24.1	35.4	37.9
Approximate amount	43.8	39.5	64.6	62.1
Don't Know	30.2	35.0	0.0	0.0
Refused	2.1	1.3	0.0	0.0

C.2 What is your interest rate for your 1996-97 PLUS loan?

[If respondent cannot provide exact rate, probe for approximate rate]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the rate associated with the most recent loan]

	Total		Valid	
	UW	W	UW	W
Rate	19.8	26.0	42.2	55.0
Estimated rate	27.1	21.3	57.8	45.0
Don't Know	53.1	52.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.3 Approximately how many years do you think it will take you to pay off all of your Federal PLUS loans incurred while {STUDENT FIRST NAME} is attending school?

	Total		Valid	
	UW	W	UW	W
Years	72.9	73.2	97.2	99.3
Already paid	2.1	0.5	2.8	0.7
Don't Know	25.0	26.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

C.4 Can you please tell me three possible consequences of defaulting on your 1996-97 PLUS loan?

[Do not read list]

	Total		Valid	
	UW	W	UW	W
Adverse credit reports	24.6	25.3	41.4	42.7
Garnishment of wages	11.5	9.6	19.3	16.1
Litigation	4.5	2.9	7.6	4.9
Government keeps lottery winnings	0.0	0.0	0.0	0.0
Government keeps income tax refunds	7.4	8.0	12.4	13.5
Other [specify]	11.5	13.5	19.3	22.8
Don't Know	39.8	40.1	0.0	0.0
Refused	0.8	0.6	0.0	0.0

SECTION D: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

{IF LOANTYPE = FFEPLUS, THEN SKIP TO D.5}

D.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 PLUS loan.

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 Federal Direct PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	0.0	0.0	0.0	0.0
No	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.2 Have you contacted the Department of Education or its loan servicers for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for. . ."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	0.0	0.0	0.0	0.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	0.0	0.0	0.0	0.0
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	0.0	0.0	0.0	0.0
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Other [specify]	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

D.3A The helpfulness of the representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3B The courtesy of the representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3C The level of knowledge of representatives

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3D The timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.3E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education or its loan servicers regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	0.0	0.0	0.0	0.0
Somewhat satisfied	0.0	0.0	0.0	0.0
Somewhat dissatisfied	0.0	0.0	0.0	0.0
Very dissatisfied	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{SKIP TO LABEL E.1}

D.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education.

Did you have any contact with the Department of Education regarding your 1996-97 Federal Family Education PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	4.7	7.6	4.8	7.7
No {SKIP TO LABEL E.1}	93.2	90.7	95.2	92.3
Don't Know {SKIP TO LABEL E.1}	2.1	1.7	0.0	0.0
Refused {SKIP TO LABEL E.1}	0.0	0.0	0.0	0.0

D.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education for . . ."]

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	11.1	4.0	11.1	4.0
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	33.3	36.2	33.3	36.2
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	11.1	10.0	11.1	10.0
Loan delinquency	11.1	7.1	11.1	7.1
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	0.0	0.0	0.0	0.0
Other [specify]	33.3	42.7	33.3	42.7
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

D.7A The helpfulness of the representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	11.1	39.3	11.1	39.3
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	33.3	13.4	33.3	13.4
5	55.6	47.3	55.6	47.3
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7B The courtesy of the representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	11.1	39.3	11.1	39.3
4	22.2	6.3	22.2	6.3
5	66.7	54.4	66.7	54.4
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7C The level of knowledge of representatives

	Total		**Valid**	
	UW	**W**	**UW**	**W**
1	11.1	39.3	11.1	39.3
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	22.2	9.4	22.2	6.3
5	66.7	51.3	66.7	54.4
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7D The timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	11.1	39.3	11.1	39.3
2	0.0	0.0	0.0	0.0
3	11.1	7.1	11.1	7.1
4	22.2	6.3	22.2	6.3
5	55.6	47.3	55.6	47.3
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.7E The usefulness of the information you received

	Total		Valid	
	UW	W	UW	W
1	11.1	39.3	11.1	39.3
2	0.0	0.0	0.0	0.0
3	0.0	0.0	0.0	0.0
4	33.3	13.4	33.3	13.4
5	55.6	47.3	55.6	47.3
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

D.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	55.6	47.3	55.6	47.3
Somewhat satisfied	22.2	6.3	22.2	6.3
Somewhat dissatisfied	11.1	7.1	11.1	7.1
Very dissatisfied	11.1	39.3	11.1	39.3
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL E.1 {IF LOANTYPE NE FFEPLUS THEN SKIP TO F.1}

The next few questions ask about specific contacts or communications that you have had with your lender, your guaranty agency, or your servicing agency regarding your 1996-97 PLUS loan.

E.1 Did you have any contact with your lender, your guaranty agency, or your servicing agency regarding your 1996-97 Federal Family Education PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	27.2	34.6	28.3	35.6
No	69.1	62.5	71.7	64.4
Don't Know	3.7	3.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.2 Was the contact with your lender, guaranty agency, or servicing agency regarding your 1996-97 PLUS loan for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted the Department of Education."

	Total		Valid	
	UW	W	UW	W
Explanation of loan terms	24.6	32.8	24.6	32.8
Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]	47.5	35.0	47.5	35.0
Change of address	0.0	0.0	0.0	0.0
Loan forbearance	6.6	7.4	6.6	7.4
Loan delinquency	0.0	0.0	0.0	0.0
Loan default	0.0	0.0	0.0	0.0
Loan consolidation	0.0	0.0	0.0	0.0
Loan deferment	3.3	2.8	3.3	2.8
Other [specify]	18.0	22.0	18.0	22.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3 On a scale of one to five, with one being the *lowest* five being the *highest*, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

E.3A The helpfulness of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	1.9	1.6	1.9	1.6
2	3.8	2.8	3.8	2.8
3	19.2	16.6	19.2	16.6
4	23.1	20.2	23.1	20.2
5	51.9	58.9	51.9	58.9
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3B The courtesy of representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0
3	17.3	14.6	17.3	14.6
4	21.2	15.9	21.2	15.9
5	61.5	69.6	61.5	69.6
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3C The level of knowledge of the representatives

	Total		Valid	
	UW	**W**	**UW**	**W**
1	5.8	2.4	5.9	2.7
2	0.0	0.0	0.0	0.0
3	11.5	16.8	11.8	18.9
4	34.6	23.8	35.3	26.7
5	46.2	46.0	47.1	51.8
Don't Know	1.9	11.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3D The timeliness in processing or addressing your requests

	Total		Valid	
	UW	W	UW	W
1	5.8	3.8	5.8	3.8
2	5.8	7.0	5.8	7.0
3	5.8	4.0	5.8	4.0
4	42.3	37.0	42.3	37.0
5	40.4	48.0	40.4	48.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.3E The usefulness of the information received

	Total		Valid	
	UW	W	UW	W
1	1.9	1.6	2.0	1.8
2	1.9	2.1	2.0	2.3
3	17.3	12.1	18.0	13.7
4	28.8	22.6	30.0	25.7
5	46.2	49.9	48.0	56.5
Don't Know	3.8	11.7	0.0	0.0
Refused	0.0	0.0	0.0	0.0

E.4 Overall, how satisfied are you with any contacts that you have had with your lender, your guaranty agency, or your servicing agency regarding your 1996-97 PLUS loan? Are you

[Read list]

	Total		Valid	
	UW	W	UW	W
Very satisfied	48.1	63.7	48.1	63.7
Somewhat satisfied	38.5	28.4	38.5	28.4
Somewhat dissatisfied	9.6	4.2	9.6	4.2
Very dissatisfied	3.8	3.6	3.8	3.6
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION F: OVERALL LOAN PROGRAM SATISFACTION

F.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANTYPE}? Would you say that you were

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
Very satisfied	44.3	44.3	45.0	44.9
Somewhat satisfied	41.7	43.1	42.3	43.6
Somewhat dissatisfied	9.4	7.3	9.5	7.4
Very dissatisfied	3.1	4.0	3.2	4.1
Don't Know	1.6	1.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2 How important were each of the following in determining your **overall** satisfaction with your PLUS loan during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary, with list of responses]

F.2A Ease of the loan application process

	Total		Valid	
	UW	**W**	**UW**	**W**
Very important	65.1	54.4	66.8	55.0
Somewhat important	31.3	43.8	32.1	44.2
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	1.0	0.8	1.1	0.8
Not applicable	0.0	0.0	0.0	0.0
Don't Know	2.6	1.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2B Timeliness of loan funds

	Total		Valid	
	UW	W	UW	W
Very important	75.0	82.7	77.0	83.8
Somewhat important	20.8	15.6	21.4	15.8
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	1.6	0.4	1.6	0.4
Not applicable	0.0	0.0	0.0	0.0
Don't Know	2.6	1.3	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2C Explanation of loan terms by the financial-aid office

[Prompt, if necessary: written or verbal explanations that you may have received regarding your loan terms]

	Total		Valid	
	UW	W	UW	W
Very important	60.9	61.5	63.9	63.3
Somewhat important	24.5	21.6	25.7	22.2
Somewhat unimportant	3.6	2.0	3.8	2.1
Not at all important	1.6	3.2	1.6	3.3
Not applicable	4.7	8.8	4.9	9.1
Don't Know	4.2	2.7	0.0	0.0
Refused	0.5	0.2	0.0	0.0

{IF DECONT NE 1 THEN SKIP TO LABEL F.1}

F.2D Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
Very important	66.7	80.5	66.7	80.5
Somewhat important	33.3	19.5	33.3	19.5
Somewhat unimportant	0.0	0.0	0.0	0.0
Not at all important	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

LABEL F.1 {IF LOANTYPE NE FFEPLUS, THEN SKIP TO LABEL G.1}

{IF CONTACT NE 1 THEN SKIP TO LABEL G.1}

F.2E Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
Very important	63.5	64.7	63.5	64.7
Somewhat important	25.0	13.6	25.0	13.6
Somewhat unimportant	1.9	0.5	1.9	0.5
Not at all important	5.8	20.4	5.8	20.4
Not applicable	3.8	0.8	3.8	0.8
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2F Explanation of loan terms by your guaranty agency

	Total		Valid	
	UW	W	UW	W
Very important	51.9	58.8	54.0	59.4
Somewhat important	26.9	17.3	28.0	17.5
Somewhat unimportant	7.7	1.8	8.0	1.8
Not at all important	3.8	9.3	4.0	9.4
Not applicable	5.8	11.7	6.0	11.9
Don't Know	3.8	1.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

F.2G Explanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
Very important	51.9	57.9	52.9	58.2
Somewhat important	38.5	31.1	39.2	31.3
Somewhat unimportant	1.9	0.5	2.0	0.5
Not at all important	3.8	9.3	3.9	9.4
Not applicable	1.9	0.6	2.0	0.6
Don't Know	1.9	0.4	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION G: PREVIOUS LOANS

LABEL G.1 {IF PREVLOAN=0, SKIP TO H.1}

G.1 You mentioned earlier in this interview that you had at least one prior PLUS loan for {STUDENT FIRST NAME}. I would like for you to think about the Federal PLUS loan that you received immediately before receiving your 1996-97 PLUS loan. By that I mean the *most recent* PLUS loan that you received for {STUDENT FIRST NAME}, starting in the 1995-96 school year. Please do not include any multiple-disbursement loans or multiple loans you may have received for the 1996-97 school year.

[Prompt, if necessary: the prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: the 1996-97 school year is between July 1, 1996, and June 30, 1997, and the 1995-96 school year is between July 1, 1995, and June 30, 1996]

First, did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

	Total		Valid	
	UW	**W**	**UW**	**W**
Federal Direct PLUS Loan	29.0	25.6	45.8	47.0
Federal Family Education PLUS Loan	33.3	28.1	52.5	51.6
Other [Specify] {SKIP TO H.1}	1.1	0.8	1.7	1.4
Don't Know {SKIP TO H.1}	36.6	45.5	0.0	0.0
Refused {SKIP TO H.1}	0.0	0.0	0.0	0.0

G.2 How did your overall experience in obtaining your 1996-97 Federal PLUS loan compare with your experience obtaining your prior PLUS loan? Was it

[Read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
More positive	17.2	16.3	17.5	19.6
Less positive {SKIP TO G.4}	6.9	19.0	7.0	22.9
About the same {SKIP TO G.4}	74.1	48.0	75.4	57.6
Don't Know {SKIP TO G.4}	1.7	16.7	0.0	0.0
Refused {SKIP TO G.4}	0.0	0.0	0.0	0.0

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G.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[Do not read list]

	Total		Valid	
	UW	**W**	**UW**	**W**
I was more familiar with the process when applying for my 1996-97 loan	20.0	23.3	22.2	23.6
The paperwork necessary to get the loan was easier to complete	10.0	6.0	11.1	6.1
There was less paperwork	0.0	0.0	0.0	0.0
I did not have to wait as long to get my loan	20.0	4.5	22.2	4.5
There were shorter lines	0.0	0.0	0.0	0.0
The financial aid staff was more helpful and accessible	0.0	0.0	0.0	0.0
The lender or guarantor interaction was helpful	0.0	0.0	0.0	0.0
Other [specify]	40.0	65.0	44.4	65.8
Don't Know	10.0	1.2	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan. Specifically, was your 1996-97 loan experience more positive, less positive, or about the same?

G.4A The loan application process

	Total		Valid	
	UW	**W**	**UW**	**W**
More positive	20.7	20.4	21.4	24.9
Less positive	1.7	2.1	1.8	2.5
About the same	72.4	59.5	75.0	72.5
Not applicable	1.7	0.1	1.8	0.1
Don't Know	3.4	17.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4B The timeliness of loan funds

	Total		Valid	
	UW	W	UW	W
More positive	13.8	15.0	14.3	18.1
Less positive	6.9	14.2	7.1	17.1
About the same	74.1	53.6	76.8	64.7
Not applicable	1.7	0.1	1.8	0.1
Don't Know	3.4	17.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4C The explanation of terms by the financial-aid office

	Total		Valid	
	UW	W	UW	W
More positive	12.1	19.0	12.5	23.1
Less positive	5.2	9.7	5.4	11.8
About the same	72.4	49.3	75.0	60.0
Not applicable	6.9	4.1	7.1	5.0
Don't Know	3.4	17.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4D Contacts with the Department of Education

	Total		Valid	
	UW	W	UW	W
More positive	5.2	11.0	5.4	13.5
Less positive	1.7	2.1	1.8	2.6
About the same	31.0	19.1	32.1	23.5
Not applicable	58.6	49.0	60.7	60.4
Don't Know	3.4	18.9	0.0	0.0
Refused	0.0	0.0	0.0	0.0

{IF LOANTYPE NE FFEPLUS, SKIP TO G.5}

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G.4E Explanation of loan terms by your lender

	Total		Valid	
	UW	W	UW	W
More positive	8.6	15.3	9.1	19.2
Less positive	1.7	2.1	1.8	2.6
About the same	70.7	51.6	74.5	64.6
Not applicable	13.8	10.9	14.5	13.6
Don't Know	5.2	20.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4F Explanation of loan terms by your guaranty agency

	Total		Valid	
	UW	W	UW	W
More positive	10.3	15.5	10.9	19.4
Less positive	1.7	2.1	1.8	2.6
About the same	63.8	47.6	67.3	59.6
Not applicable	19.0	14.7	20.0	18.4
Don't Know	5.2	20.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.4GExplanation of loan terms by your loan servicer

	Total		Valid	
	UW	W	UW	W
More positive	10.3	15.5	10.9	19.4
Less positive	1.7	2.1	1.8	2.6
About the same	62.1	47.2	65.5	59.1
Not applicable	20.7	15.0	21.8	18.8
Don't Know	5.2	20.1	0.0	0.0
Refused	0.0	0.0	0.0	0.0

G.5 Did you consolidate your 1996-97 PLUS loan with your previous PLUS loan?

	Total		Valid	
	UW	W	UW	W
Yes	32.8	31.5	35.8	34.5
No {SKIP TO I.1}	58.6	59.8	64.2	65.5
Don't Know {SKIP TO I.1}	8.6	8.7	0.0	0.0
Refused {SKIP TO I.1}	0.0	0.0	0.0	0.0

G.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assistance received from the loan servicer?

	Total		Valid	
	UW	W	UW	W
More satisfied	57.9	69.8	57.9	69.8
Less satisfied	5.3	6.9	5.3	6.9
No difference	36.8	23.2	36.8	23.2
Don't Know	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0

SECTION H: DEMOGRAPHIC CHARACTERISTICS

H.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

Would you classify yourself as

[Read list]

	Total		Valid	
	UW	W	UW	W
American Indian or Alaskan Native	4.7	2.9	4.8	2.9
Asian or Pacific Islander	1.0	2.2	1.1	2.2
Black, not of Hispanic origin	12.5	12.1	12.8	12.2
White, not of Hispanic origin	71.4	72.5	72.9	72.8
Hispanic	5.7	4.3	5.9	4.3
Other [specify]	2.6	5.7	2.7	5.7
Don't Know	0.0	0.0	0.0	0.0
Refused	2.1	0.4	0.0	0.0

H.2 Which of the following categories best describes your current annual household income?

[Read list]

	Total		Valid	
	UW	W	UW	W
More positive	14.4	16.8	15.1	17.5
Less positive {SKIP TO H.4}	7.1	6.9	7.4	7.2
About the same {SKIP TO H.4}	73.9	72.5	77.5	75.4
Don't Know {SKIP TO H.4}	3.8	3.7	0.0	0.0
Refused {SKIP TO H.4}	0.8	0.2	0.0	0.0

[VOICE RECOGNITION ONLY]

H.3 GENDER OF RESPONDENT

	Total		Valid	
	UW	W	UW	W
Male	53.6	52.5	53.6	52.5
Female	46.4	47.5	46.4	47.5
Unknown	0.0	0.0	0.0	0.0

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Appendix C

Survey Methodology

Table 1

Selection of Institutions for Borrower Survey

Type/control	Size	Number of Year 1 Direct Loan Schools Selected	Number of Year 2 Direct Loan Schools Selected	Number of Year 3 Direct Loan Schools Selected	Number of FFEL Schools Selected
4-year public	small	7	6	5	8
4-year public	large	21	35	8	45
2-year public	small	5	5	6	27
2-year public	large	3	4	4	10
4-year private	small	8	9	3	40
4-year private	large	9	12	4	41
2-year private	small	0	2	3	12
2-year private	large	0	2	1	2
proprietary	small	19	26	29	19
proprietary	large	6	7	9	9
TOTAL		78	108	72	213

Selection of Borrowers

The borrower sample was selected from the National Student Loan Data System (NSLDS), the Department of Education's comprehensive national database of information on students and institutions participating in Title IV programs.

The original plan called for two student borrowers with prior-year loans, two first-time student borrowers, and one parent borrower per institution. A preliminary sample of students and parents was drawn from each institution. This sample was then matched to the Title IV Central Processing System to obtain names and addresses, and from the matches (which included almost all students and a large percentage of parent borrowers) the sample was to be drawn. However, the original design was modified for three reasons:

- Not all institutions had a sufficient number of borrowers in each category.
- There were fewer respondent institutions than the 108 originally intended by the design.
- A very large proportion of the Year 3 borrowers were FFEL borrowers, since many of the Year 3 Direct Loan schools sampled were phasing in the Direct Loan Program.

Sample Design

Selection of Institutions for the Borrower Survey

As described in our 1994-95 borrower report, all of our borrower samples are drawn from those institutions originally selected in 1994 to participate in our series of annual institutional surveys. However for this particular report, our sample of borrowers was drawn from those institutions that were not only selected for our original institutional sample, but that also responded to our 1996-97 academic year institutional survey. As a result, borrower satisfaction levels could be linked to institutional satisfaction levels to test the hypothesis that institutional satisfaction is the driving force behind borrower satisfaction.

From the most recent institutional survey, institutions were first stratified by program participation in academic year 1994-95 (Direct Loan or FFEL), type and control (5 categories), and loan volume (2 categories), resulting in a total of 20 program, type/control, loan volume cells. However, prior to drawing the borrower survey, those FFEL institutions in 1994-95 that had subsequently transitioned into the Direct Loan Program had to be reclassified as either Second Year or Third Year Direct Loan schools. After this reclassification had occurred, those institutions responding to our 1997 institutional survey then became our Phase I sample for the borrower survey.

Of these, those schools located in Puerto Rico were eliminated from the sample because of anticipated language barriers at the data collection stage. The original design called for the selection of 108 schools from each of the Year 1, Year 2, and Year 3 institutions, and 216 FEEL institutions. From these institutions, five borrowers per institution were selected; two first-time student borrowers, two students who had previous loans, and one parent borrower, for a total of 2,700 borrowers in all. To the extent possible, the number of institutions sampled from each cell would be proportional to the borrower population for the cell. However, since there were fewer than 108 Year 1 and Year 3 institutions in our sample, the number of borrowers sampled from the available institutions was increased slightly so that the sample size could remain at 2,700 borrowers.

The number of institutions selected follows in Table 1. It should be noted that originally four additional institutions were selected. But by the second stage, the respondent status for these four had been changed from respondent to nonrespondent or out-of scope because of an unusable response pattern; these institutions were dropped.

As a result, the number of borrowers in each of the three categories (first-time student, previous student, and parent) and years in the program were held constant but were spread out among the available institutions. In addition, Direct Loan students were over-sampled for Year 3. For a number of reasons, Direct Loan borrowers from institutions first implementing the program during academic year 1996-97 were of interest, since they were in a particularly good position to compare their recent Direct Loan experience with any previous FFEL experience.

The sample was restricted to those borrowers originating loans between July 1, 1996 and June 30, 1997 in order to minimize the effects of borrower recall. If more than one loan was originated for a borrower between July 1, 1996 and June 30, 1997, the last loan originated was retained in the sample, and the borrower was classified according to that loan.

Weights and Replication Weights

The initial student weights were calculated as the product of three weights:

- The institutional weight from the institution survey
- The inverse of the probability of selection into the borrower survey, given that an institution was a respondent to the institutional survey
- The inverse of the probability of selection of the borrower, given that his institution was selected for the borrower survey.

Adjustment categories were defined in order to adjust weights for nonresponse. These categories were defined by combinations of year, type/control, institutional loan volume, and whether the borrower was a parent or student. For parents, the institutional loan volume codes were collapsed, and in all instances in which a combination had no respondents, that combination was also collapsed. Within each combination, the initial sample borrowers were classified as either completes, out-of-scopes, refusals or unresolved. Completes and refusals (defined as any borrower determined to be in scope but from whom a response to the survey could not be elicited) were part of the population of interest. Out-of-scopes were borrowers who claimed the NSLDS data were incorrect and that they had taken no loans out during that period. Unresolved were those members of the initial sample who could not be contacted, or who, having been contacted could not or would not provide confirmation that they had taken out a loan during the 1996-97 academic year. The assumption was made that the same proportion of unresolved cases in each adjustment category was out-of-scope as the proportion of resolved cases that were out-of-scope.

Weights were adjusted by estimating the population in the adjustment category (adding the weights of the completes, refusals, and the proportion of the unresolved estimated to be in scope) and multiplying the weights of the respondents by a category-specific constant so that they added up to the estimated population.

The fact that this survey required a complex design made the standard statistical tests used in most evaluations inappropriate. As a result, a jackknife technique was used to estimate design effects and to adjust regression and cross-tabulate significant tests. The institutions were sorted by year, type/control, and institutional loan volume. They were then divided into 200 groups, each group consisting of every 200th case. A set of initial weights was then calculated for each group, as if the members of the group had not been sampled (hence the members of the group had a weight of zero). All the adjustments made for the original set of weights were applied to the replication weights. A SAS data set was constructed with the replication weights, and WESVAR was used to calculate regressions, logistic regressions, chi-square tests and t-tests, taking into account the design effects.

Appendix D

Survey Instruments

Parent Survey

BORROWER TELEPHONE SURVEY
FEDERAL PLUS LOAN PROGRAM—PARENT BORROWERS
Job #1555-20
PARBORR.FNL

Typographic Conventions:

[Off-script instructions to the interviewer are enclosed in square brackets.]
{Instructions to the questionnaire programmer, or notes about material which needs to be added to the questionnaire, are enclosed in curly brackets.}

SPECIAL INSTRUCTIONS

Code all "Don't Know" answers as 88.
Code all "Refused" answers as 99.
Responses in uppercase letters should not be read to respondents.
Responses in initial caps should be read to respondents.

SPECIAL CALL DISPOSITIONS

Similar dispositions for the parent and student surveys should be given same disposition number.

SECTION A: SCREENING QUESTIONS

{INTRODUCTION}

A.1A Hello, may I please speak with {PARENT(S) FULL NAME}?

A.1A.1 YES [Respondent answered phone]
A.1A.2 NO [Other household member answered phone]

  A.1A.2.1 [Respondent available] [Repeat INTRODUCTION]
  A.1A.2.2 [Respondent unavailable or bad time; Schedule callback]
  A.1A.2.3 [Wrong Number] [Politely End Interview]

A.1A.88 [DK] [Refusal Statement]
A.1A.99 [REFUSED] [Refusal Statement] {SKIP TO TERMINATION SCREEN}

This is [Interviewer Name] calling from Macro International on behalf of the U.S. Department of Education. As part of a national study, the Department of Education has asked our organization to conduct a survey among participants in Federal student loan programs.

We believe borrowers can help the Government to better understand how well these programs are actually working, and assist policymakers in making important decisions about student loans. I would like to ask you about *your* experiences with the Federal student loan program.

All information that you provide will be kept strictly confidential. Your responses will not be reported individually, but will be combined with those of other respondents and reported in aggregate, or group, form.

It is estimated that this survey will take no longer than 20 minutes to complete. Of course, your participation is completely voluntary, but we would really appreciate your opinions.

First of all, I would like to verify the following information:

A.1 Is your son (daughter) {STUDENT FIRST NAME} presently a student at (SCHOOL NAME)?

A.1.1 YES
A.1.2 NO
A.1.88 [DK]
A.1.99 [REFUSED]

A.2 Did he (she) attend {SCHOOL NAME} during the 1996-97 school year?

[Prompt: By the 1996-97 school year I mean, between July 1, 1996 and June 30, 1997.]

A.2.1	YES	{SCHOOL=1)
A.2.2	NO	{SCHOOL=0}
A.2.88	[DK]	{SCHOOL=0}
A.2.99	[REFUSED]	{SCHOOL=0}

{IF SCHOOL=0 THEN SKIP TO A.3B}

A.3A Did you have at least one Federal student loan for his (her) tuition or other expenses at {SCHOOL NAME} for the 1996-97 school year?

[Prompt, if necessary: Did you, as a parent, obtain a Federal Student Loan to help pay for your child's tuition or other academic expenses during the 1996-1997 school year?]

A.3A.1	YES	{SKIP TO A.4}
A.3A.2	NO	{SKIP TO TERMINATION SCREEN}
A.3A.88	[DK]	{SKIP TO A.4}
A.3A.99	[REFUSED]	{SKIP TO A.4}

{SKIP TO A.4}

A.3B Did you have at least one Federal student loan for his (her) tuition or other expenses at any school for the 1996-97 school year?

[Prompt, if necessary: Did you as a parent, obtain a Federal Student Loan to help pay for your child's tuition or other academic expenses during the 1996-1997 school year?]

A.3B.1	YES	
A.3B.2	NO	{SKIP TO TERMINATION SCREEN}
A.3B.88	[DK]	
A.3B.99	[REFUSED]	

A.4 My information indicates that you had a {LOANDEF} for {STUDENT FIRST NAME} for the 1996-97 school year. Is this correct?

{SET LOANDEF EQUAL TO LOAN IN SAMPLE RECORD -- SHOULD BE "Federal Direct PLUS Loan" or " Federal Family Education PLUS Loan" -- IF NOT ONE OF THESE LOAN TYPES, INDICATE RECORD FOR REVIEW BY CALVERTON}

{IF LOANDEF = "Federal Direct PLUS Loan", THEN LOANTYPE = FDPLUS}

{IF LOANDEF = "Federal Family Education PLUS Loan", THEN LOANTYPE = FFEPLUS}

A.4.1	YES	{SKIP TO LABEL A.1} {LOAN=1}}
A.4.2	NO	
A.4.88	[DK]	
A.4.99	[REFUSED]	{SKIP TO TERMINATION SCREEN}

A.5 Did you have any of the following types of Federal loans for the 1996-97 school year?

A.5A A Federal Direct Subsidized Stafford Loan for yourself

A.5A.1	YES
A.5A.2	NO
A.5A.88	[DK]
A.5A.99	[REFUSED]

A.5B A Federal Direct Unsubsidized Stafford Loan for yourself

A.5B.1	YES
A.5B.2	NO
A.5B.88	[DK]
A.5B.99	[REFUSED]

A.5C A Federal Family Education Subsidized Stafford Loan for yourself

A.5C.1	YES
A.5C.2	NO
A.5C.88	[DK]
A.5C.99	[REFUSED]

A.5D A Federal Family Education Unsubsidized Stafford Loan for yourself

A.5D.1	YES
A.5D.2	NO
A.5D.88	[DK]
A.5D.99	[REFUSED]

{IF LOAN NE FDPLUS, THEN SKIP TO A.5G}

A.5E	A Federal Direct PLUS Loan for another student
A.5E.1	YES
A.5E.2	NO
A.5E.88	[DK]
A.5E.99	[REFUSED]

A.5F	A Federal Family Education PLUS Loan for {STUDENT FIRST NAME}	
A.5F.1	YES	{LOAN=2}
A.5F.2	NO	
A.5F.88	[DK]	
A.5F.99	[REEFUSED]	

A.5G	A Federal Family Education PLUS Loan for another student
A.5G.1	YES
A.5G.2	NO
A.5G.88	[DK]
A.5G.99	[REFUSED]

{IF LOANTYPE NE FFEPLUS, THEN SKIP TO LABEL A.1}

A.5H	A Federal Family Education PLUS Loan for another student
A.5H.1	YES
A.5H.2	NO
A.5H.88	[DK]
A.5H.99	[REFUSED]

A.5I	A Federal Direct PLUS Loan for {STUDENT FIRST NAME}	
A.5I.1	YES	{LOAN=2}
A.5I.2	NO	
A.5I.88	[DK]	
A.5I.99	[REFUSED]	

A.5J	A Federal Direct PLUS Loan for another student
A.5J.1	YES
A.5J.2	NO
A.5J.88	[DK]
A.5J.99	[REFUSED]

LABEL A.1 {IF SCHOOL NE 1 THEN SKIP TO TERMINATION SCREEN} {IF LOAN NE 1 OR 2, SKIP TO TERMINATION SCREEN}

{FROM HERE FORWARD SET LOANDEF AND LOANTYPE = TO TYPE OF LOAN THEY INDICATED THEY HAVE EITHER IN A.4 OR A.5}

A.6A How would you describe {STUDENT FIRST NAME}'s current status as a student? Is he (she): [Read list]

A.6A.1	Still attending school	{SET INSCH=1}
A.6A.2	Out of school	{SET INSCH=0}
A.6A.3	Transferred to another school	{SET TRNSFR=1}
A.6A.4	Taking time off school	{SET INSCH=0}
A.6A.5	Deferring enrollment	{SET INSCH=0}
A.6A.88	[DK]	
A.6A.99	[REFUSED]	{SKIP TO TERMINATION SCREEN}

A.6B Have you started making payments on your Federal PLUS loan that you received for the 1996-97 school year?

[Prompt: By the 1996-97 school year I mean, between July 1, 1996 and June 30, 1997.]

A.6B.1	YES	{SKIP TO A.8}
A.6B.2	NO	
A.6B.88	[DK]	{SKIP TO A.8}
A.6B.99	[REFUSED]	~~{SKIP TO TERMINATION SCREEN}~~{SKIP TO A.8}

A.7 Which of the following statements best describes the status of the Federal PLUS loan that you received for the 1996-97 school year? Is it:

[Read list]
[Prompt, if necessary, with loan status definitions]

A.7.1	In grace period
A.7.2	In deferment
A.7.3	In forbearance
A.7.4	In delinquent status [over 30 days, but less than 6 months past due]; or
A.7.5	In default
A.7.88	[DK]
A.7.99	[REFUSED]

A.8 Did you receive any type of Federal PLUS loan for {STUDENT FIRST NAME} for the 1995-96 school year?

[Prompt: By the 1995-96 school year I mean, between July 1, 1995 and June 30, 1996.]

A.8.1	YES	{PREVLOAN=1}
A.8.2	NO	{PREVLOAN=0}

A.8.88 [DK]
A.8.99 [REFUSED]

A.9 Did you receive any type of Federal PLUS loan for {STUDENT FIRST NAME} prior to the 1995-96 school year ?

[Prompt: Again, by the 1995-96 school year I mean, between July 1, 1995 and June 30, 1996.]

A.9.1 YES
A.9.2 NO
A.9.88 [DK]
A.9.99 [REFUSED]

SECTION B: LOAN ORIGINATION AND IN-SCHOOL FINANCIAL AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 PLUS loan.

Would you describe the level of ease in obtaining your 1996-97 Federal PLUS loan as: [Read list]

B.1.1	Very easy
B.1.2	Somewhat easy
B.1.3	Somewhat difficult, or
B.1.4	Very difficult
B.1.88	[DK]
B.1.99	[REFUSED]

B.2 In your opinion, did you receive your loan funds in a timely manner?

B.2.1	YES	{SKIP TO B.4}
B.2.2	NO	
B.2.88	[DK]	{SKIP TO B.4}
B.2.99	[REFUSED]	{SKIP TO B.4}

B.3 Did the delay in receiving your loan funds have any of the following effects?
[Read list, select all that apply]
{MUL=5}

B.3.1	Delayed registration
B.3.2	Delayed student from starting classes on time
B.3.3	Caused student to drop out of school
B.3.4	Caused student to apply for a bridge or emergency loan, or extra financing
B.3.5	Other [specify]
B.3.88	[DK]
B.3.99	[REFUSED]

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 PLUS loan application process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A	The way the financial aid staff at {SCHOOL NAME} explained your loan terms
B.4A.1	Very satisfied
B.4A.2	Somewhat satisfied
B.4A.3	Somewhat dissatisfied
B.4A.4	Very dissatisfied
B.4A.88	[DK]
B.4A.99	[REFUSED]

B.4B	Your awareness of when your loan payments would start
B.4B.1	Very satisfied
B.4B.2	Somewhat satisfied
B.4B.3	Somewhat dissatisfied
B.4B.4	Very dissatisfied
B.4B.88	[DK]
B.4B.99	[REFUSED]

B.4C	The responsiveness of the financial aid staff to your questions and concerns
B.4C.1	Very satisfied
B.4C.2	Somewhat satisfied
B.4C.3	Somewhat dissatisfied
B.4C.4	Very dissatisfied
B.4C.88	[DK]
B.4C.99	[REFUSED]

B.4D	Explanation by the financial aid office of the steps of the loan process required for a student to transfer schools
B.4D.1	Very satisfied
B.4D.2	Somewhat satisfied
B.4D.3	Somewhat dissatisfied
B.4D.4	Very dissatisfied
B.4D.88	[DK]
B.4D.99	[REFUSED]

{IF LOANTYPE NE FFEPLUS, THEN SKIP TO C.1}

B.4E The way your lender explained your loan terms

B.4E.1 Very satisfied
B.4E.2 Somewhat satisfied
B.4E.3 Somewhat dissatisfied
B.4E.4 Very dissatisfied
B.4E.88 [DK]
B.4E.99 [REFUSED]

B.4F The way your guarantee agency explained your loan terms

B.4F.1 Very satisfied
B.4F.2 Somewhat satisfied
B.4F.3 Somewhat dissatisfied
B.4F.4 Very dissatisfied
B.4.F.88 [DK]
B.4.F.99 [REFUSED]

B.4G The way your loan servicer explained your loan terms

B.4G.1 Very satisfied
B.4G.2 Somewhat satisfied
B.4G.3 Somewhat dissatisfied
B.4G.4 Very dissatisfied
B.4G.88 [DK]
B.4G.99 [REFUSED]

SECTION C: BORROWER AWARENESS OF LOAN TERMS

C.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 PLUS loan.

First of all, what was the approved amount of your PLUS loan for {STUDENT FIRST NAME} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

C.1.1 AMOUNT ________ [Enter amount] {NUM=6}
C.1.2 APPROXIMATE AMOUNT__________ [Enter amount] {NUM=6}
C.1.88 [DK]
C.1.99 [REFUSED]

C.2 What is your interest rate for your 1996-97 PLUS loan?

[If respondent cannot provide exact rate, probe for approximate rate]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the rate associated with the most recent loan]

C.2.1 RATE __________________ [Enter amount] {NUM=2.2}
C.2.2 ESTIMATED RATE _______ [Enter amount] {NUM=2.2}
C.2.88 [DK]
C.2.99 [REFUSED]

C.3 Approximately how many years do you think it will take you to pay off all of your Federal PLUS loans incurred while {STUDENT FIRST NAME} is attending school?

C.3.1 YEARS _________________ [Enter number of years] {NUM=2}
C.3.2 ALREADY PAID
C.3.3 [DK]
C.3.4 [REFUSED]

C.4 Can you please tell me three possible consequences of defaulting on your 1996-97 PLUS loan?

[Do not read list]
{MUL=3}

C.4.1	ADVERSE CREDIT REPORTS
C.4.2	GARNISHMENT OF WAGES
C.4.3	LITIGATION
C.4.4	GOVERNMENT KEEPS LOTTERY WINNINGS
C.4.5	GOVERNMENT KEEPS INCOME TAX REFUNDS
C.4.6	OTHER [Specify]
C.4.88	[DK]
C.4.99	[REFUSED]

SECTION D: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

{IF LOANTYPE = FFEPLUS, THEN SKIP TO D.5}

D.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 PLUS loan. .

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 Federal Direct PLUS loan?

D.1.1	YES	{SET DECONT=1}
D.1.1	NO	{SKIP TO LABEL E.1}
D.1.88	[DK]	{SKIP TO LABEL E.1}
D.1.99	[REFUSED]	{SKIP TO LABEL E.1}

D.2 Have you contacted the Department of Education or its loan servicers for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for..."]

{MUL=89}

D.2.1	Explanation of loan terms
D.2.2	Loan repayment information
D.2.3	Change of address
D.2.4	Loan forbearance
D.2.5	Loan delinquency
D.2.6	Loan default
D.2.7	Loan consolidation
D.2.8	Loan deferment
D.2.89	Other [specify]
D.2.88	[DK]
D.2.99	[REFUSED]

D.3 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

D.3A	The helpfulness of the representatives
D.3A.1	[LOWEST]
D.3A.2	
D.3A.3	[MIDDLE]
D.3A.4	
D.3A.5	[HIGHEST]
D.3A.88	[DK]
D.3A.99	[REFUSED]
D.3B	The courtesy of the representatives
D.3B.1	[LOWEST]
D.3B.2	
D.3B.3	[MIDDLE]
D.3B.4	
D.3B.5	[HIGHEST]
D.3B.88	[DK]
D.3B.99	[REFUSED]
D.3C	The level of knowledge of representatives
D.3C.1	[LOWEST]
D.3C.2	
D.3C.3	[MIDDLE]
D.3C.4	
D.3C.5	[HIGHEST]
D.3C.88	[DK]
D.3C.99	[REFUSED]
D.3D	The timeliness in processing or addressing your requests
D.3D.1	[LOWEST]
D.3D.2	
D.3D.3	[MIDDLE]
D.3D.4	
D.3D.5	[HIGHEST]
D.3D.88	[DK]
D.3D.99	[REFUSED]

D.3E	The usefulness of the information you received

D.3E.1	[LOWEST]
D.3E.2	
D.3E.3	[MIDDLE]
D.3E.4	
D.3E.5	[HIGHEST]
D.3E.88	[DK]
D.3E.99	[REFUSED]

D.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education or its loan servicers regarding your 1996-97 PLUS loan? Are you:

[Read list]

D.4.1	Very satisfied
D.4.2	Somewhat satisfied
D.4.3	Somewhat dissatisfied, or
D.4.4	Very dissatisfied?
D.4.88	[DK]
D.4.99	[REFUSED]

{SKIP TO LABEL E.1}

D.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education.

Did you have any contact with the Department of Education regarding your 1996-97 Federal Family Education PLUS loan?

D.5.1	YES	{SET DECONT=1}
D.5.1	NO	{SKIP TO LABEL E.1}
D.5.88	[DK]	{SKIP TO LABEL E.1}
D.5.99	[REFUSED]	{SKIP TO LABEL E.1}

D.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 PLUS loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education for..."]

{MUL=89}

D.6.1	Explanation of loan terms
D.6.2	Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]
D.6.3	Change of address
D.6.4	Loan forbearance
D.6.5	Loan delinquency
D.6.6	Loan default
D.6.7	Loan consolidation
D.6.8	Loan deferment
D.6.89	Other [specify]
D.6.88	[DK]
D.6.99	[REFUSED]

D.7 On a scale of one to five, with one being the *lowest* and five being the *highest*, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

D.7A The helpfulness of the representatives

D.7A.1	[LOWEST]
D.7A.2	
D.7A.3	[MIDDLE]
D.7A.4	
D.7A.5	[HIGHEST]
D.7A.88	[DK]
D.7A.99	[REfused]

D.7B The courtesy of the representatives

D.7B.1	[LOWEST]
D.7B.2	
D.7B.3	[MIDDLE]
D.7B.4	
D.7B.5	[HIGHEST]
D.7B.88	[DK]
D.7B.99	[REFUSED]

D.7C	The level of knowledge of representatives

D.7C.1	[LOWEST]
D.7C.2	
D.7C.3	[MIDDLE]
D.7C.4	
D.7C.5	[HIGHEST]
D.7C.88	[DK]
D.7C.99	[REFUSED]

D.7D	The timeliness in processing or addressing your requests

D.7D.1	[LOWEST]
D.7D.2	
D.7D.3	[MIDDLE]
D.7D.4	
D.7D.5	[HIGHEST]
D.7D.88	[DK]
D.7D.99	[REFUSED]

D.7E	The usefulness of the information you received

D.7E.1	[LOWEST]
D.7E.2	
D.7E.3	[MIDDLE]
D.7E.4	
D.7E.5	[HIGHEST]
D.7E.88	[DK]
D.7E.99	[REFUSED]

D.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 PLUS loan? Are you:

[Read list]

D.8.1	Very satisfied
D.8.2	Somewhat satisfied
D.8.3	Somewhat dissatisfied, or
D.8.4	Very dissatisfied?
D.8.88	[DK]
D.8.99	[REFUSED]

SECTION E: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL E.1 {IF LOANTYPE NE FFEPLUS THEN SKIP TO F.1}

The next few questions ask about specific contacts or communications that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 PLUS loan.

E.1 Did you have any contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 Federal Family Education PLUS loan?

E.1.1	YES	{CONTACT=1}
E.1.2	NO	{SKIP TO F.1}
E.1.88	[DK]	{SKIP TO F.1}
E.1.99	[REFUSED]	{SKIP TO F.1}

E.2 Was the contact with your lender, guarantee agency, or servicing agency regarding your 1996-97 PLUS loan, for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted the Department of Education ~~or its loan servicers~~, **lender, guarantee agency, or servicing agency.**]

{MUL=89}

E.2.1	Explanation of loan terms
E.2.2	For loan payment information [Prompt, if necessary: payment due date, payment amount, where to sent payment]
E.2.3	To change an address
E.2.4	For loan forbearance
E.2.5	For loan delinquency
E.2.6	For loan default
E.2.7	For loan consolidation
E.2.8	**Loan deferment**
E.2.89	Other [Specify]
E.2.88	[DK]
E.2.99	[REFUSED]

E.3 On a scale of one to five, with one being the *lowest* five being the *highest*, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, ~~and/~~or your servicing agency regarding your 1996-97 loan?

E.3A	The helpfulness of representatives
E.3A.1	[LOWEST]
E.3A.2	
E.3A.3	[MIDDLE]
E.3A.4	
E.3A.5	[HIGHEST]
E.3A.6	[NOT APPLICABLE]
E.3A.88	[DK]
E.3A.99	[REFUSED]
E.3B	The courtesy of representatives
E.3B.1	[LOWEST]
E.3B.2	
E.3B.3	[MIDDLE]
E.3B.4	
E.3B.5	[HIGHEST]
E.3B.6	[NOT APPLICABLE]
E.3B.88	[DK]
E.3B.99	[REFUSED]
E.3C	The level of knowledge of the representatives
E.3C.1	[LOWEST]
E.3C.2	
E.3C.3	[MIDDLE]
E.3C.4	
E.3C.5	[HIGHEST]
E.3C.6	[NOT APPLICABLE]
E.3C.88	[DK]
E.3C.99	[REFUSED]
E.3D	The timeliness in processing or addressing your requests
E.3D.1	[LOWEST]
E.3D.2	
E.3D.3	[MIDDLE]
E.3D.4	
E.3D.5	[HIGHEST]
E.3D.6	[NOT APPLICABLE]
E.3D.88	[DK]
E.3D.99	[REFUSED]

E.3E	**The usefulness of the information received**

E.3E.1	[LOWEST]
E.3E.2	
E.3E.3	[MIDDLE]
E.3E.4	
E.3E.5	[HIGHEST]
E.3E.6	[NOT APPLICABLE]
E.3E.88	[DK]
E.3E.99	[REFUSED]

E.3 Overall, how satisfied are you with any contacts that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 PLUS loan? Are you:

[Read list]

E.3.1	Very satisfied
E.3.2	Somewhat satisfied
E.3.3	Somewhat dissatisfied, or
E.3.4	Very dissatisfied?
E.3.88	[DK]
E.3.99	[REFUSED]

SECTION F: OVERALL LOAN PROGRAM SATISFACTION

F.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANTYPE}? Would you say that you were:

[Read list]

F.1.1 Very satisfied
F.1.2 Somewhat satisfied
F.1.3 Somewhat dissatisfied, or
F.1.4 Very dissatisfied?
F.1.88 [DK]
F.1.99 [REFUSED]

F.2 How important were each of the following in determining your **overall** satisfaction with your PLUS loan during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary, with list of responses]

F.2A Ease of the loan application process

F.2A.1 Very important
F.2A.2 Somewhat important
F.2A.3 Somewhat unimportant
F.2A.4 Not at all important
F.2A.5 [NOT APPLICABLE]
F.2A.88 [DK]
F.2A.99 [REFUSED]

F.2B Timeliness of loan funds

F.2B.1 Very important
F.2B.2 Somewhat important
F.2B.3 Somewhat unimportant
F.2B.4 Not at all important
F.2B.5 [NOT APPLICABLE]
F.2B.88 [DK]
F.2B.99 [REFUSED]

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F.2C Explanation of loan terms by the financial aid office

[Prompt, if necessary: written or verbal explanations that you may have received regarding you loan terms]

F.2C.1 Very important
F.2C.2 Somewhat important
F.2C.3 Somewhat unimportant
F.2C.4 Not at all important
F.2C.5 [NOT APPLICABLE]
F.2C.88 [DK]
F.2C.99 [REFUSED]

{IF DECONT NE 1 THEN SKIP TO LABEL F.1}

F.2D Contacts with the Department of Education

F.2D.1 Very important
F.2D.2 Somewhat important
F.2D.3 Somewhat unimportant
F.2D.4 Not at all important
F.2D.5 [NOT APPLICABLE]
F.2D.88 [DK]
F.2D.99 [REFUSED]

LABEL F.1 {IF LOANTYPE NE FFEPLUS, THEN SKIP TO LABEL G.1}

{IF CONTACT NE 1 THEN SKIP TO LABEL G.1}

F.2E Explanation of loan terms by your lender

F.2E.1 Very important
F.2E.2 Somewhat important
F.2E.3 Somewhat unimportant
F.2E.4 Not at all important
F.2E.5 [NOT APPLICABLE]
F.2E.88 [DK]
F.2E.99 [REFUSED]

F.2F Explanation of loan terms by your guarantee agency

F.2F.1 Very important
F.2F.2 Somewhat important
F.2F.3 Somewhat unimportant
F.2F.4 Not at all important
F.2F.5 [NOT APPLICABLE]
F.2F.88 [DK]
F.2F.99 [REFUSED]

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F.2G Explanation of loan terms by your loan servicer

F.2G.1	Very important
F.2G.2	Somewhat important
F.2G.3	Somewhat unimportant
F.2G.4	Not at all important
F.2G.5	[NOT APPLICABLE]
F.2G.88	[DK]
F.2G.99	[Refused]

SECTION G: PREVIOUS LOANS

LABEL G.1 {IF PREVLOAN=0, SKIP TO H.1}

G.1 You mentioned earlier in this interview that you had at least one prior PLUS loan for {STUDENT FIRST NEME}. I would like for you to think about the Federal PLUS loan that you received immediately before receiving your 1996-97 PLUS loan. By that I mean the *most recent* PLUS loan that you received for {STUDENT FIRST NEME}, starting ~~with~~ in the 1995-96 school year~~ or before~~. Please do not include any multiple-disbursement loans or multiple loans you may have received for the 1996-97 school year.

[Prompt, if necessary: the prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: the 1996-97 school year is between July 1, 1996 and June 30, 1997 and the 1995-96 school year is between July 1, 1995 and June 30, 1996]

First, did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

G.1.1	A Federal Direct PLUS Loan	
G.1.2	A Federal Family Education PLUS Loan	
G.1.3	Other [Specify]	{SKIP TO H.1}
G.1.88	[DK]	{SKIP TO H.1}
G.1.99	[Refused]	{SKIP TO H.1}

G.2 How did your overall experience in obtaining your 1996-97 Federal PLUS loan compare with your experience obtaining your prior PLUS loan? Was it:

[Read list]

G.2.1	More positive	
G.2.2	Less positive, or	{SKIP TO G.4}
G.2.3	About the same	{SKIP TO G.4}
G.2.88	[DK]	{SKIP TO G.4}
G.2.99	[REFUSED]	{SKIP TO G.4}

G.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[DO NOT READ LIST]

{MUL=10}

G.3.1 I WAS MORE FAMILIAR WITH THE PROCESS WHEN I APPLIED FOR MY 1996-97 LOAN
G.3.2 THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER TO COMPLETE
G.3.3 THERE WAS LESS PAPERWORK
G.3.4 I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN
G.3.5 THERE WERE SHORTER LINES
G.3.6 THE FINANCIAL AID STAFF WAS MORE HELPFUL OR ACCESSIBLE
G.3.7 THE LENDER OR GUARANTOR INTERACTION WAS HELPFUL
G.3.8 OTHER [SPECIFY]
G.3.88 [DK]
G.3.99 [REFUSED]

G.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan? Specifically, was your 1996-97 loan experience more positive, less positive, or about the same?

G.4A The loan application process

G.4A.1 More positive
G.4A.2 Less positive
G.4A.3 About the same
G.4A.4 [NOT APPLICABLE]
G.4A.88 [DK]
G.4A.99 [REFUSED]

G.4B The timeliness of loan funds

G.4B.1 More positive
G.4B.2 Less positive
G.4B.3 About the same
G.4B.4 [NOT APPLICABLE]
G.4B.88 [DK]
G.4B.99 [REFUSED]

G.4C The explanation of terms by the financial aid office

G.4C.1 More positive
G.4C.2 Less positive
G.4C.3 About the same
G.4C.4 [NOT APPLICABLE]
G.4C.88 [DK]
G.4C.99 [REFUSED]

~~{IF DECONT NE 1 THEN SKIP TO LABEL G.2}~~

G.4D Contacts with the Department of Education

G.4D.1 More positive
G.4D.2 Less positive
G.4D.3 About the same
G.4D.4 [NOT APPLICABLE]
G.4D.88 [DK]
G.4D.99 [REFUSED]

~~LABEL G.2~~ {IF LOANTYPE NE FFEPLUS, SKIP TO G.5}

G.4E Explanation of loan terms by your lender

G.4E.1 More positive
G.4E.2 Less positive
G.4E.3 About the same
G.4E.4 [NOT APPLICABLE]
G.4E.88 [DK]
G.4E.99 [REFUSED]

G.4F Explanation of loan terms by your guarantee agency

G.4F.1 More positive
G.4F.2 Less positive
G.4F.3 About the same
G.4F.4 [NOT APPLICABLE]
G.4F.88 [DK]
G.4F.99 [REFUSED]

G.4G Explanation of loan terms by your loan servicer

G.4G.1 More positive
G.4G.2 Less positive
G.4G.3 About the same
G.4G.4 [NOT APPLICABLE]
G.4G.88 [DK]
G.4G.99 [REFUSED]

G.5 Did you consolidate your 1996-97 PLUS loan with your previous PLUS loan?

G.5.1	Yes	
G.5.2	No	{SKIP TO H.1}
G.5.88	[DK]	{SKIP TO H.1}
G.5.99	[REFUSED]	{SKIP TO H.1}

G.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assistance received from the loan servicer?

G.6.1	More satisfied
G.6.2	Less satisfied
G.6.3	No difference
G.6.88	[DK]
G.6.99	[REFUSED]

SECTION H: DEMOGRAPHIC CHARACTERISTICS

H.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

Would you classify yourself as :

[Read list]

H.1.1	American Indian or Alaskan Native
H.1.2	Asian or Pacific Islander
H.1.3	Black, not of Hispanic origin
H.1.4	White, not of Hispanic origin
H.1.5	Hispanic, or
H.1.6	Other [specify]?
H.1.88	[DK]
H.1.99	[REFUSED]

H.2 Which of the following categories best describes your current annual household income?

[Read list]

H.2.1	Less than $20,000
H.2.2	$20,000 - $39,999
H.2.3	$40,000 - $49,999
H.2.4	$50,000 - $74,999
H.2.5	$75,000 or more
H.2.88	[DK]
H.2.99	[REFUSED]

[VOICE RECOGNITION ONLY]

H.3 GENDER OF RESPONDENT

H.3.1	MALE
H.3.2	FEMALE
H.3.3	UNKNOWN

SECTION I: GENERAL OBSERVATIONS

I.1 That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal student loan program?

I.1.1 YES [Enter Comments]	{SKIP TO TERMINATION SCREEN}
I.1.2 NO	{SKIP TO TERMINATION SCREEN}

{TERMINATION SCREEN}

That's all the questions I have for you. Thank you very much for your time and help.

Student Survey

BORROWER TELEPHONE SURVEY
FEDERAL LOAN PROGRAM—STUDENT BORROWERS
JOB #1555.20
STUBORR.fnl

Typographic Conventions:

[Off-script instructions to the interviewer are enclosed in square brackets.]
{Instructions to the questionnaire programmer, or notes about material which needs to be added to the questionnaire, are enclosed in curly brackets.}

SPECIAL INSTRUCTIONS

Code all "Don't Know" answers as 88.
Code all "Refused" answers as 99.
Responses in uppercase letters should not be read to respondents.
Responses in initial caps should be read to respondents.

SPECIAL CALL DISPOSITIONS

Similar dispositions for the Parent and Student surveys should be given same disposition number

SECTION A: SCREENING QUESTIONS

{INTRODUCTION}

A.1A Hello, may I please speak with {STUDENT FULL NAME}?

A.1A.1	YES [Respondent answered phone]
A.1A.2	NO [Other household member answered phone]

A.1A.2.1	[Respondent available] [Repeat INTRODUCTION]
A.1A.2.2	[Respondent unavailable or bad time; Schedule callback]
A.1A.2.3	[Wrong Number] [Politely End Interview]

A.1A.88	[DK]	[Refusal Statement]
A.1A.99	[REFUSED]	[Refusal Statement] {SKIP TO TERMINATION SCREEN}

This is [Interviewer Name] calling from Macro International on behalf of the U.S. Department of Education. As part of a national study, the Department of Education has asked our organization to conduct a survey among participants in Federal student loan programs.

We believe borrowers can help the Government to better understand how well these programs are actually working, and assist policymakers in making important decisions about student loans. I would like to ask you about *your* experiences with the Federal student loan program.

All information that you provide will be kept strictly confidential. Your responses will not be reported individually, but will be combined with those of other respondents and reported in aggregate, or group, form.

It is estimated that this survey will take no longer than 30 minutes to complete. Of course, your participation is completely voluntary, but we would really appreciate your opinions.

First of all, I would like to verify the following information:

A.1 Are you presently a student at {SCHOOL NAME}?

A.1.1	YES
A.1.2	NO
A.1.88	[DK]
A.1.99	[REFUSED]

A.2 Did you attend {SCHOOL NAME} during the 1996-97 school year?

[Prompt: By the 1996-97 school year I mean, between July 1, 1996 and June 30, 1997.]

A.2.1	YES	{SCHOOL=1}
A.2.2	NO	{SCHOOL=0}
A.2.88	[DK]	{SCHOOL=0}
A.2.99	[REFUSED]	{SCHOOL=0}

{IF SCHOOL=0 THEN SKIP TO A.3B}

A.3A Did you have at least one Federal student loan for tuition or other expenses at {SCHOOL NAME} for the 1996-97 school year?

A.3A.1	YES	{SKIP TO A.4}
A.3A.2	NO	{SKIP TO TERMINATION SCREEN}
A.3A.88	[DK]	{SKIP TO A.4}
A.3A.99	[REFUSED]	{SKIP TO A.4}

{SKIP TO A.4}

A.3B Did you have at least one Federal student loan for tuition or other expenses at any school for the 1996-97 school year?

A.3B.1	YES	
A.3B.2	NO	{SKIP TO TERMINATION SCREEN}
A.3B.88	[DK]	
A.3B.99	[REFUSED]	

A.4 My information indicates that you had a {LOANDEF} for the 1996-97 school year. Is this correct?

{SET LOANDEF EQUAL TO LOAN IN SAMPLE RECORD -- SHOULD BE EITHER "Federal Direct Subsidized Stafford Loan" or "Federal Direct Unsubsidized Stafford Loan" or "Federal Family Education Subsidized Stafford Loan" or "Federal Family Education Unsubsidized Stafford Loan"-- IF NOT ONE OF THESE LOAN TYPES, INDICATE RECORD FOR REVIEW BY CALVERTON}

{IF LOANDEF = "Federal Direct Subsidized Stafford Loan" THEN LOANTYPE = FDSSL}
{IF LOANDEF = "Federal Direct Unsubsidized Stafford Loan" THEN LOANTYPE = FDUSL}
{IF LOANDEF = "Federal Family Education Subsidized Stafford Loan" THEN LOANTYPE = FFESSL}
{IF LOANDEF ="Federal Family Education Unsubsidized Stafford Loan" THEN LOANTYPE = FFEUSL}

A.4.1	YES	{SKIP TO LABEL A.1} {LOAN=1}
A.4.2	NO	
A.4.88	[DK]	
A.4.99	[REFUSED]	{SKIP TO TERMINATION SCREEN}

A.5 Did you have any of the following types of Federal loans for the 1996-97 school year?

{DO NOT INCLUDE THE LOANTYPE ASKED IN QUESTION A.4 IN THE LIST OF LOANS INCLUDED IN A.5}

A.5A	A Federal Direct Subsidized Stafford Loan	
A.5A1	YES	{LOAN=2}
A.5A2	NO	
A.5A88	[DK]	
A.5A99	[REFUSED]	
A.5B	A Federal Direct Unsubsidized Stafford Loan	
A.5B1	YES	{LOAN=2}
A.5B2	NO	
A.5B88	[DK]	
A.5B99	[REFUSED]	
A.5C	A Federal Family Education Subsidized Stafford Loan	
A.5C1	YES	{LOAN=2}
A.5C2	NO	
A.5C88	[DK]	
A.5C99	[REFUSED]	
A.5D	A Federal Family Education Unsubsidized Stafford Loan	
A.5D1	YES	{LOAN=2}
A.5D2	NO	
A.5D88	[DK]	
A.5D99	[REFUSED]	
A.5E	A Federal Direct PLUS Loan	
A.5E1	YES	
A.5E2	NO	
A.5E88	[DK]	
A.5E99	[REFUSED]	
A.5F	A Federal Family Education PLUS Loan	
A.5F1	YES	
A.5F2	NO	
A.5F88	[DK]	
A.5F99	[REFUSED]	

LABEL A.1 {IF SCHOOL NE 1 THEN SKIP TO TERMINATION SCREEN} { IF LOAN NE 1 OR 2, SKIP TO TERMINATION SCREEN}

~~{FROM HERE FORWARD SET LOANDEF AND LOANTYPE=TO TYPE OF LOAN THEY INDICATED THEY HAV EITHER IN A.4 ORA.5}~~

~~{IF LOANTYPE=FDUSL AND A.5A=1 THEN SET LOANDEF AND LOANTYPE TO FDSSL}~~

~~{IF LOANTYPE=FDSSL AND A.5B=1 THEN SET LOANDEF AND LOANTYPE TO FDUSL}~~

~~{IF LOANTYPE=FFEUSL AND A.5C=1 THEN SET LOANDEF AND LOANTYPE TO FFESSL}~~

~~{IF LOANTYPE=FFESSL AND A.5D=1 THEN SET LOANDEF AND LOANTYPE TO FFEUSL}~~

{IF LOANTYPE=FDUSL AND A.5C=1 AND A.5D=1 THEN SET LOANDEF AND LOANTYPE TO FFEUSL}

{IF LOANTYPE=FDSSL AND A.5C=1 AND A.5D=1 THEN SET LOANDEF AND LOANTYPE TO FFESSL}

{IF LOANTYPE=FFEUSL AND A.5A=1 AND A.5B=1 THEN SET LOANDEF AND LOANTYPE TO FDUSL}

{IF LOANTYPE=FFESSL AND A.5A=1 AND A.5B=1 THEN SET LOANDEF AND LOANTYPE TO FDSSL}

{IF LOANTYPE=FDUSL AND A.5A=1 THEN SET LOANDEF AND LOANTYPE TO FDSSL}

{IF LOANTYPE=FDSSL AND A.5B=1 THEN SET LOANDEF AND LOANTYPE TO FDUSL}

{IF LOANTYPE=FFEUSL AND A.5C=1 THEN SET LOANDEF AND LOANTYPE TO FFESSL}

{IF LOANTYPE=FFESSL AND A.5D=1 THEN SET LOANDEF AND LOANTYPE TO FFEUSL}

[IF THE STUDENT INDICATES THAT HE OR SHE HAS MORE THAN ONE SUBSIDIZED ORUNSUBSIDIZED LOAN FOR THE SAME SCHOOL YEAR, REFER TO MULTIPLE DISBURSEMENT EXPLANATION.]

A.6A How would you describe you current status as a student? Are you:

[Read list]

A.6A.1 Still attending school {SET INSCH=1}

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A.6A.2	Out of school	{SET INSCH=0}
A.6A.3	Transferred to another school	{SET TRNSFR=1}
A.6A.4	Taking time off school	{SET INSCH=0}
A.6A.5	Deferring enrollment	{SET INSCH=0}
A.6A.88	[DK]	{SET INSCH=0}
A.6A.99	[REFUSED]	{SKIP TO TERMINATION SCREEN}

A.6B Have you started making payments on your {LOANDEF} that you received for the 1996-97 school year?

[Prompt: By the 1996-97 school year I mean, between July 1, 1996 and June 30, 1997.]

A.6B.1	Yes	{SKIP TO A.8}
A.6B.2	No	
A.6B.88	[DK]	{SKIP TO A.8}
A.6B.99	[REFUSED]	{SKIP TO A.8}

A.7 Which of the following statements best describes the status of the {LOAN TYPE} that you received for the 1996-97 school year? Is it:

[Read list]
[Prompt, if necessary, with loan status definition]

A.7.1	In grace period
A.7.2	In deferment
A.7.3	In forbearance
A.7.4	In delinquent status (over 30 days, but less than 6 months past due)
A.7.5	In default
A.7.88	[DK]
A.7.99	[REFUSED]

A.8 Did you receive any type of ~~any type~~ of Federal student loan for the 1995-96 school year?

[Prompt: By the 1995-96 school year I mean, between July 1, 1995 and June 30, 1996.]

A.8.1	YES	{PREVLOAN=1}
A.8.2	NO	{PREVLOAN=0}
A.8.88	[DK]	
A.8.99	[REFUSED]	

A.9 Did you receive any type of Federal student loan prior to the 1995-96 school year?

[Prompt: Again, by the 1995-96 school year I mean, between July 1, 1995 and June 30, 1996.]

A.9.1	YES
A.9.2	NO
A.9.88	[DK]
A.9.99	[REFUSED]

SECTION B: LOAN ORIGINATION, ENTRANCE COUNSELING, AND IN-SCHOOL FINANCIAL AID CONTACTS

B.1 The next few questions pertain to the loan application process for your 1996-97 loan.

Would you describe the level of ease in obtaining your 1996-97 {LOANDEF} as:

[Read list]

B.1.1	Very easy
B.1.2	Somewhat easy
B.1.3	Somewhat difficult, or
B.1.4	Verv difficult
B.1.88	[DK]
B.1.99	[REFUSED]

B.2 In your opinion, did you receive your loan funds in a timely manner?

B.2.1	YES	{SKIP TO B.4}
B.2.2	NO	
B.2.88	[DK]	{SKIP TO B.4}
B.2.99	[REFUSED]	{SKIP TO B.4}

B.3 Did the delay in receiving your.loan funds have any of the following effects?

[Read list, select all that apply]
{MUL=5}

B.3.1	Delayed registration
B.3.2	Delayed you from starting classes on time
B.3.3	Caused you to drop out of school
B.3.4	Caused you to apply for a bridge or emergency loan, or extra financing
B.3.5	Other [specify]
B.3.88	[DK]
B.3.99	[REFUSED]

B.4 Overall, how satisfied were you with each of the following aspects of your 1996-97 loan process? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

[Repeat list of responses for each question, as needed]

B.4A	The effectiveness of the financial aid orientation you received
B.4A.1	Very satisfied
B.4A.2	Somewhat satisfied
B.4A.3	Somewhat dissatisfied
B.4A.4	Very dissatisfied
B.4A.88	[DK]
B.4A.99	[REFUSED]

B.4B	The way the financial aid staff at {SCHOOL NAME} explained you loan terms
B.4B.1	Very satisfied
B.4B.2	Somewhat satisfied
B.4B.3	Somewhat dissatisfied
B.4B.4	Very dissatisfied
B.4B.88	[DK]
B.4B.99	[REFUSED]

B.4C	Your awareness of when your loan payments would start
B.4C.1	Very satisfied
B.4C.2	Somewhat satisfied
B.4C.3	Somewhat dissatisfied
B.4C.4	Very dissatisfied
B.4C.88	[DK]
B.4C.99	[REFUSED]

B.4D	The responsiveness of the financial aid staff to your questions and concerns
B.4D.1	Very satisfied
B.4D.2	Somewhat satisfied
B.4D.3	Somewhat dissatisfied
B.4D.4	Very dissatisfied
B.4D.88	[DK]
B.4D.99	[REFUSED]

B.4E	Explanation by the financial aid office of the steps of the loan process required for transferring schools
B.4E.1	Very satisfied
B.4E.2	Somewhat satisfied
B.4E.3	Somewhat dissatisfied
B.4E.4	Very dissatisfied
B.4E.88	[DK]
B.4E.99	[REFUSED]

{IF LOANDEF NE FFESSL OR FFEUSL, THEN SKIP TO LABEL C.1}

B.4F	The way your lender explained your loan terms
B.4F.1	Very satisfied
B.4F.2	Somewhat satisfied
B.4F.3	Somewhat dissatisfied
B.4F.4	Very dissatisfied
B.4F.88	[DK]
B.4F.99	[REFUSED]

B.4G	The way your guarantee agency explained your loan terms
B.4G.1	Very satisfied
B.4G.2	Somewhat satisfied
B.4G.3	Somewhat dissatisfied
B.4G.4	Very dissatisfied
B.4G.88	[DK]
B.4G.99	[REFUSED]

B.4H	The way your loan servicer explained your loan terms
B.4H.1	Very satisfied
B.4H.2	Somewhat satisfied
B.4H.3	Somewhat dissatisfied
B.4H.4	Very dissatisfied
B.4H.88	[DK]
B.4H.99	[REFUSED]

SECTION C: EXIT COUNSELING

LABEL C.1 {IF INSCH NE 0 OR TRNSFR=1 THEN SKIP TO D.1}

C.1 Now I would like for you to think about any financial aid exit counseling that you received prior to leaving {SCHOOL NAME}.

How satisfied were you with the effectiveness of exit counseling you received in helping you to understand the terms of your 1996-97 loan? Were you:

[Read List]

C.1.1	Very satisfied	{EXITCNSL=1}
C.1.2	Somewhat satisfied	{EXITCNSL=1}
C.1.3	Somewhat dissatisfied, or	{EXITCNSL=1}
C.1.4	Very dissatisfied?	{EXITCNSL=1}
C.1.5	Did not receive exit counseling	{SKIP TO D.1} {EXITCNSL=0}
C.1.88	[DK]	{EXITCNSL=0}
C.1.99	[REFUSED]	{EXITCNSL=0}

C.2 Did you receive any printed information explaining your 1996-97 Federal loan during exit counseling?

C.2.1	Yes	
C.2.2	No	{SKIP TO C.4}
C.2.88	[DK]	{SKIP TO C.4}
C.2.99	[REFUSED]	{SKIP TO C.4}

C.3 How satisfied were you with this printed information in terms of helping you to understand the terms of your loan? Were you:

[Read list]

C.3.1	Very satisfied
C.3.2	Somewhat satisfied
C.3.3	Somewhat dissatisfied, or
C.3.4	Very dissatisfied?
C.3.88	[DK]
C.3.99	[REFUSED]

C.4 Were your loan payment terms and conditions explained to you during exit counseling?

C.4.1	Yes
C.4.2	No
C.4.88	[DK]
C.4.99	[REFUSED]

C.5 Were the various loan repayment options explained to you during exit counseling?

C.5.1	Yes
C.5.2	No
C.5.88	[DK]
C.5.99	[REFUSED]

C.6 Were the various loan consolidation options explained to you during exit counseling?

C.6.1	Yes
C.6.2	No
C.6.88	[DK]
C.6.99	[REFUSED]

SECTION D: BORROWER AWARENESS OF LOAN TERMS

D.1 The next series of questions deals with the key terms, features, and conditions of your 1996-97 student loan.

First of all, what was the approved amount of your {LOANDEF} for the 1996-97 academic year?

[If respondent cannot provide exact amount, probe for approximate amont]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

D.1.1 AMOUNT ________ [Enter amount] {NUM=6}
D.1.2 APPROXIMATE AMOUNT ________ [Enter amount] {NUM=6}
D.1.88 [DK]
D.1.99 [REFUSED]

D.2 What is your interest rate for your 1996-97 {LOANDEF}?

[If respondent cannot provide exact amount, probe for approximate amount]
[If respondent received two loans of the same type during the 1996-97 school year, ask for the amount of the most recent loan]

D.2.1 RATE ______ [Enter amount] {NUM=2.2}
D.2.2 ESTIMATED RATE ________ [Enter amount] {NUM=2.2}______
D.2.88 [DK]
D.2.99 [REFUSED]

D.3 Approximately how many years do you think it will take you to pay off all of your Federal loans incurred while attending school?

D.3.1 YEARS ______ [Enter amount] {NUM=2}
D.3.2 ALREADY PAID
D.3.88 [DK]
D.3.99 [REFUSED]

{IF INSCH=1 OR TRNSFR = 1 THEN SKIP TO LABEL E.1}

D.4 Can you please tell me three conditions under which you are allowed to defer repayment of your 1996-97 student loan?

[DO NOT READ LIST]
{MUL=3}

D.4.1	ATTENDING SCHOOL AT LEAST HALF-TIME
D.4.2	PURSUING A COURSE OF STUDY RELATED TO A GRADUATE FELLOWSHIP
D.4.3	DISABLED, PURSUING A REHABILITATION TRAINING PROGRAM
D.4.4.	UNABLE TO FIND FULL-TIME EMPLOYMENT
D.4.5	ECONOMIC HARDSHIP
D.4.6	OTHER [Specify]
D.4.88	[DK]
D.4.99	[REFUSED]

D.5 Can you please tell me three possible consequences of defaulting on your 1996-97 student loan?

[Prompt, if necessary: what kinds of actions can the government take if your loan is in default?]

[Do not read list]
{MUL=3}

D.5.1	ADVERSE CREDIT REPORTS
D.5.2	GARNISHMENT OF WAGES
D.5.3	LITIGATION
D.5.4	GOVERNMENT KEEPS LOTTERY WINNINGS
D.5.5	GOVERNMENT KEEPS INCOME TAX REFUNDS
D.5.6	OTHER [Specify]
D.5.88	[DK]
D.5.99	[REFUSED]

SECTION E: CONTACT/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION

LABEL E.1 {IF LOANDEF NE FDSSL OR FDUSL, THEN SKIP TO E.5}

E.1 The next few questions ask about specific contacts or communications that you have had with the Department of Education and its loan servicers to whom you will make, or are currently making, payments on your 1996-97 loan.

Did you have any contact with the Department of Education and its loan servicers regarding your 1996-97 {LOANDEF}?

E.1.1	YES	{DECONT=1}
E.1.2	NO	{SKIP TO LABEL F.1}
E.1.88	[DK]	{SKIP TO LABEL F.1}
E.1.99	[REFUSED]	{SKIP TO LABEL F.1}

E.2 Have you contacted the Department of Education and/or its loan servicers for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education or its loan servicers for..."]

{MUL=9}

E.2.1	Explanation of loan terms
E.2.2	Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]
E.2.3	Change of address
E.2.4	Loan deferment
E.2.5	Loan forbearance
E.2.6	Loan delinquency
E.2.7	Loan default
E.2.8	Loan consolidation
E.2.9	Other [specify]
E.2.88	[DK]
E.2.99	[REFUSED]

E.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education or its loan servicers regarding your 1996-97 loan?

E.3A	The helpfulness of representatives
E.3A.1	[LOWEST]
E.3A.2	
E.3A.3	[MIDDLE]
E.3A.4	
E.3A.5	[HIGHEST]
E.3A.88	[DK]
E.3A.99	[REFUSED]
E.3B	The courtesy of representatives
E.3B.1	[LOWEST]
E.3B.2	
E.3B.3	[MIDDLE]
E.3B.4	
E.3B.5	[HIGHEST]
E.3B.88	[DK]
E.3B.99	[REFUSED]
E.3C	The level of knowledge of representatives
E.3C.1	[LOWEST]
E.3C.2	
E.3C.3	[MIDDLE]
E.3C.4	
E.3C.5	[HIGHEST]
E.3C.88	[DK]
E.3C.99	[REFUSED]
E.3D	The timeliness in processing of addressing your requests
E.3D.1	[LOWEST]
E.3D.2	
E.3D.3	[MIDDLE]
E.3D.4	
E.3D.5	[HIGHEST]
E.3D.88	[DK]
E.3D.99	[REFUSED]

E.3E The usefulness of the information you received

E.3E.1	[LOWEST]
E.3E.2	
E.3E.3	[MIDDLE]
E.3E.4	
E.3E.5	[HIGHEST]
E.3E.88	[DK]
E.3E.99	[REFUSED]

E.4 Overall, how satisfied are you with any contacts that you have had with the Department of Education and its loan servicers regarding your 1996-97 loan? Are you:

[Read list]

E.4.1	Very satisfied
E.4.2	Somewhat satisfied
E.4.3	Somewhat dissatisfied, or
E.4.4	Very dissatisfied?
E.4.88	[DK]
E.4.99	[REFUSED]

{SKIP TO LABEL F.1}

E.5 The next few questions ask about specific contacts or communications that you have had with the Department of Education regarding your 1996-97 loan.

Did you have any contact with the Department of Education regarding your 1996-97 loan?

E.5.1	YES	{DECONT=1}
E.5.2	NO	{SKIP TO LABEL F.1}
E.5.88	[DK]	{SKIP TO LABEL F.1}
E.5.99	[REFUSED]	{SKIP TO LABEL F.1}

E.6 Have you contacted the Department of Education for any of the following reasons pertaining to your 1996-97 loan?

[Read list of items and select all that apply]
[Prompt, if necessary: "Did you contact the Department of Education for..."]

{MUL=9}

E.6.1 Explanation of loan terms
E.6.2 Loan repayment information [Prompt, if necessary: For example, payment due date, payment amount, where to send payment]
E.6.3 Change of address
E.6.4 Loan deferment
E.6.5 Loan forbearance
E.6.6 Loan delinquency
E.6.7 Loan default
E.6.8 Loan consolidation
E.6.9 Other [specify]
E.6.88 [DK]
E.6.99 [REFUSED]

E.7 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your level of satisfaction with each of the following items when contacting the Department of Education regarding your 1996-97 loan?

E.7A The helpfulness of representatives

E.7A.1 [LOWEST]
E.7A.2
E.7A.3 [MIDDLE]
E.7A.4
E.7A.5 [HIGHEST]
E.7A.88 [DK]
E.7A.99 [REFUSED]

E.7B The courtesy of representatives

E.7B.1 [LOWEST]
E.7B.2
E.7B.3 [MIDDLE]
E.7B.4
E.7B.5 [HIGHEST]
E.7B.88 [DK]
E.7B.99 [REFUSED]

E.7C The level of knowledge of representatives

E.7C.1 [LOWEST]
E.7C.2
E.7C.3 [MIDDLE]
E.7C.4
E.7C.5 [HIGHEST]
E.7C.88 [DK]
E.7C.99 [REFUSED]

E.7D The timeliness in processing of addressing your requests

E.7D.1 [LOWEST]
E.7D.2
E.7D.3 [MIDDLE]
E.7D.4
E.7D.5 [HIGHEST]
E.7D.88 [DK]
E.7D.99 [REFUSED]

E.7E The usefulness of the information you received

E.7E.1 [LOWEST]
E.7E.2
E.7E.3 [MIDDLE]
E.7E.4
E.7E.5 [HIGHEST]
E.7E.88 [DK]
E.7E.99 [REFUSED]

E.8 Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your 1996-97 loan? Are you:

[Read list]

E.8.1 Very satisfied
E.8.2 Somewhat satisfied
E.8.3 Somewhat dissatisfied, or
E.8.4 Very dissatisfied?
E.8.88 [DK]
E.8.99 [REFUSED]

SECTION F: CONTACT/COMMUNICATIONS WITH OTHER SERVICE PROVIDERS

LABEL F.1 {IF LOANDEF NE FFESSL OR FFEUSL THEN SKIP TO G.1}

F.1 Did you have any contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

F.1.1	YES	
F.1.2	NO	{SKIP TO G.1}
F.1.88	[DK]	{SKIP TO G.1}
F.1.99	[REFUSED]	{SKIP TO G.1}

F.2 Was the contact with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan for any of the following reasons?

[Read list and indicate all that apply]
[Prompt, if necessary: "Please tell me if this is a reason why you contacted your lender, guarantee agency, or servicing agency."]

{MUL=9}

F.2.1	Explanation of loan terms
F.2.2	Loan repayment information [Prompt, if necessary: payment due date, payment amount, where to sent payment]
F.2.3	Change of address
F.2.4	Loan deferment
F.2.5	Loan forbearance
F.2.6	Loan delinquency
F.2.7	Loan default
F.2.8	Loan consolidation
F.2.9	Other [specify]
F.2.88	[DK]
F.2.99	[REFUSED]

F.3 On a scale of one to five, with one being the lowest and five being the highest, how would you rate your general level of satisfaction with each of the following items when contacting your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan?

F.3A The helpfulness of representatives

F.3A.1	[LOWEST]
F.3A.2	
F.3A.3	[MIDDLE]
F.3A.4	
F.3A.5	[HIGHEST]
F.3A.88	[DK]
F.3A.99	[REFUSED]

F.3B The courtesy of representatives

F.3B.1	[LOWEST]
F.3B.2	
F.3B.3	[MIDDLE]
F.3B.4	
F.3B.5	[HIGHEST]
F.3B.88	[DK]
F.3B.99	[REFUSED]

F.3C The level of knowledge of representatives

F.3C.1	[LOWEST]
F.3C.2	
F.3C.3	[MIDDLE]
F.3C.4	
F.3C.5	[HIGHEST]
F.3C.88	[DK]
F.3C.99	[REFUSED]

F.3D The timeliness in processing of addressing your requests

F.3D.1	[LOWEST]
F.3D.2	
F.3D.3	[MIDDLE]
F.3D.4	
F.3D.5	[HIGHEST]
F.3D.88	[DK]
F.3D.99	[REFUSED]

F.3E The usefulness of the information you received

F.3E.1 [LOWEST]
F.3E.2
F.3E.3 [MIDDLE]
F.3E.4
F.3E.5 [HIGHEST]
F.3E.88 [DK]
F.3E.99 [REFUSED]

F.4 Overall, how satisfied are you with any contacts that you have had with your lender, your guarantee agency, or your servicing agency regarding your 1996-97 loan? Are you:

[Read list]

F.4.1 Very satisfied
F.4.2 Somewhat satisfied
F.4.3 Somewhat dissatisfied, or
F.4.4 Very dissatisfied?
F.4.88 [DK]
F.4.99 [REFUSED]

SECTION G: OVERALL LOAN PROGRAM SATISFACTION

G.1 Thinking about your **overall** loan program experience during the 1996-97 school year, how satisfied were you with your {LOANDEF}? Would you say that you were:

[Read list]

G.1.1 Very satisfied
G.1.2 Somewhat satisfied
G.1.3 Somewhat dissatisfied, or
G.1.4 Very dissatisfied?
G.1.88 [DK]
G.1.99 [REFUSED]

G.2 How important were each of the following in determining your **overall** satisfaction with your {LOANDEF} during the 1996-97 school year—very important, somewhat important, somewhat unimportant, or not at all important?

[Prompt, if necessary with list of responses]

G.2A Ease of the loan application process

G.2A.1 Very important
G.2A.2 Somewhat important
G.2A.3 Somewhat unimportant
G.2A.4 Not at all important
G.2A.5 [NOT APPLICABLE]
G.2A.88 [DK]
G.2A.99 [REFUSED]

G.2B Timeliness of receiving your loan funds

G.2B.1 Very important
G.2B.2 Somewhat important
G.2B.3 Somewhat unimportant
G.2B.4 Not at all important
G.2B.5 [NOT APPLICABLE]
G.2B.88 [DK]
G.2B.99 [REFUSED]

G.2C Explanation of loan terms by the financial aid office

[Prompt, if necessary: written or verbal explanations that you may have received regarding the terms of your loan]

G.2C.1 Very important
G.2C.2 Somewhat important
G.2C.3 Somewhat unimportant
G.2C.4 Not at all important
G.2C.5 [NOT APPLICABLE]
G.2C.88 [DK]
G.2C.99 [REFUSED]

G.2D Effectiveness of your financial aid orientation

G.2D.1 Very important
G.2D.2 Somewhat important
G.2D.3 Somewhat unimportant
G.2D.4 Not at all important
G.2D.5 [NOT APPLICABLE]
G.2D.88 [DK]
G.2D.99 [REFUSED]

{IF DECONT NE 1 THEN SKIP TO LABEL G.1}

G.2E Contacts with the Department of Education

G .2E.1 Very important
G.2E.2 Somewhat important
G.2E.3 Somewhat unimportant
G.2E.4 Not at all important
G.2E.5 [NOT APPLICABLE]
G.2E.88 [DK]
G.2E.99 [REFUSED]

LABEL G.1 {IF LOANTYPE NE FFESSL OR FFEUSL THEN SKIP TO LABEL G.2}

G.2F Explanation of loan terms by your lender

G.2F.1 Very important
G.2F.2 Somewhat important
G.2F.3 Somewhat unimportant
G.2F.4 Not at all important
G.2F.5 [NOT APPLICABLE]
G.2F.88 [DK]
G.2F.99 [REFUSED]

G.2G	Explanation of loan terms by your guarantee agency
G.2G.1	Very important
G.2G.2	Somewhat important
G.2G.3	Somewhat unimportant
G.2G.4	Not at all important
G.2G.5	[NOT APPLICABLE]
G.2G.88	[DK]
G.2G.99	[REFUSED]

G.2H	Explanation of loan terms by your loan servicer
G.2H.1	Very important
G.2H.2	Somewhat important
G.2H.3	Somewhat unimportant
G.2H.4	Not at all important
G.2H.5	[NOT APPLICABLE]
G.2H.88	[DK]
G.2H.99	[REFUSED]

LABEL G.2 {IF EXITCNSL NE 1 THEN SKIP TO LABEL H.1}

G.2.I	Effectiveness of exit counseling
G.2I.1	Very important
G.2I.2	Somewhat important
G.2I.3	Somewhat unimportant
G.2I.4	Not at all important
G.2I.5	[NOT APPLICABLE]
G.2I.88	[DK]
G.2I.99	[REFUSED]

SECTION H: PREVIOUS LOANS

LABEL H.1 {IF PREVLOAN NE 1 THEN SKIP TO I.1}

H.1 You mentioned earlier in this interview that you had at least one prior student loan. I would like for you to think about the Federal student loan that you received immediatly before receiving your 1996-97 student loan. By that I mean the most recent Federal loan that you received~~, starting with~~ during the 1995-96 school year~~, or before~~. Please do not include multiple-disbursement loans or multiple loans for the 1996-97 school year.

[Prompt, if necessary: the prior loan does not have to be from the previously indicated school]

[Prompt, if necessary: the 1996-97 school year is between July 1, 1996 and June 30, 1997 and the 1995-96 school year is between July 1, 1995 and June 30, 1996]

Did you have one of the following types of Federal loans immediately prior to your 1996-97 loan?

H.1.1	Federal Direct Subsidized Stafford Loan	{PRIOR=1}
H.1.2	Federal Direct Unsubsidized Stafford Loan	{PRIOR=1}
H.1.3	Federal Family Education Subsidized Stafford Loan	{PRIOR=2}
H.1.4	Federal Family Education Unsubsidized Stafford Loan	{PRIOR=2}
H.1.88	[DK]	
H.1.99	[REFUSED]	

H.2 How did your overall experience in obtaining your 1996-97 Federal loan compare with your experience obtaining your prior Federal loan? Was it:

H.2.1	More positive	
H.2.2	Less positive, or	{SKIP TO H.4}
H.2.3	About the same?	{SKIP TO H.4}
H.2.88	[DK]	{SKIP TO H.4}
H.2.99	[REFUSED]	{SKIP TO H.4}

H.3 Why do you consider your overall experience with your 1996-97 (prior) loan experience to be more positive?

[DO NOT READ LIST]

{MUL=10}

H.3.1 I WAS MORE FAMILIAR WITH THE PROCESS WHEN APPLYING FOR MY 1996-97 LOAN
H.3.2 THE PAPERWORK NECESSARY TO GET THE LOAN WAS EASIER TO COMPLETE
H.3.3 THERE WAS LESS PAPERWORK
H.3.4 I DID NOT HAVE TO WAIT AS LONG TO GET MY LOAN
H.3.5 THERE WERE SHORTER LINES
H.3.6 THE FINANCIAL AID STAFF WAS MORE HELPFUL AND ACCESSIBLE
H.3.7 THE LENDER OR GUARANTOR INTERACTION WAS HELPFUL
H.3.8 Other [Specify]
H.3.88 [DK]
H.3.99 [REFUSED]

H.4 For each of the following specific aspects of the loan process, please tell me how your experience with your 1996-97 Federal loan compares with your experience in obtaining your prior loan? Specifically, was it more postitive, less positive, or about the same?

H.4A The loan application process

H.4A.1 More positive
H.4A.2 Less positive
H.4A.3 About the same
H.4A.4 [NOT APPLICABLE]
H.4A.88 [DK]
H.4A.99 [REFUSED]

H.4B The timeliness of receiving loan funds

H.4B.1 More positive
H.4B.2 Less positive
H.4B.3 About the same
H.4B.4 [NOT APPLICABLE]
H.4B.88 [DK]
H.4B.99 [REFUSED]

H.4C The explanation of terms by the financial aid office

H.4C.1	More positive
H.4C.2	Less positive
H.4C.3	About the same
H.4C.4	[NOT APPLICABLE]
H.4C.88	[DK]
H.4C.99	[REFUSED]

H.4D Entrance counseling

H.4D.1	More positive
H.4D.2	Less positive
H.4D.3	About the same
H.4D.4	[NOT APPLICABLE]
H.4D.88	[DK]
H.4D.99	[REFUSED]

H.4E Contacts with the Department of Education

H.4E.1	More positive
H.4E.2	Less positive
H.4E.3	About the same
H.4E.4	[NOT APPLICABLE]
H.4E.88	[DK]
H.4E.99	[REFUSED]

~~{IF LOANTYPE NE FFESSL OR FFEUSL THEN SKIP TO H.5}~~

{IF PRIOR =1 THEN SKIP TO H.5}

H.4F Explanation of loan terms by your lender

H.4F.1	More positive
H.4F.2	Less positive
H.4F.3	About the same
H.4F.4	[NOT APPLICABLE]
H.4F.88	[DK]
H.4F.99	[REFUSED]

H.4G Explanation of loan terms by your guarantee agency

H.4G.1	More positive
H.4G.2	Less positive
H.4G.3	About the same
H.4G.4	[NOT APPLICABLE]
H.4G.88	[DK]
H.4G.99	[REFUSED]

H.4H Explanation of loan terms by your loan servicer

H.4H.1	More positive
H.4H.2	Less positive
H.4H.3	About the same
H.4H.4	[NOT APPLICABLE]
H.4H.88	[DK]
H.4H.99	[REFUSED]

H.4I Exit counseling

H.4I.1	More positive
H.4I.2	Less positive
H.4I.3	About the same
H.4I.4	[NOT APPLICABLE]
H.4I.88	[DK]
H.4I.99	[REFUSED]

H.5 Did you consolidate your 1996-97 {LOANDEF} loan with your previous loan?

H.5.1	Yes	
H.5.2	No	{SKIP TO I.1}
H.5.88	[DK]	{SKIP TO I.1}
H.5.99	[REFUSED]	{SKIP TO I.1}

H.6 Since you have consolidated your student loans, are you more satisfied or less satisfied with the level of assitance received from the loan services?

H.6.1	More satisfied
H.6.2	Less satisfied
H.6.3	No difference
H.6.88	[DK]
H.6.99	[REFUSED]

SECTION I: DEMOGRAPHIC CHARACTERISTICS

I.1 The last few questions are for research purposes only. In order to group answers into specific categories, I need to ask . . .

What degrees or certificates, if any, have you received from {SCHOOL NAME}?

[Read List]
[Check all that apply]
{MUL=7}

I.1.1 Certificate or diploma
I.1.2 Associate's degree
I.1.3 Bachelor's degree
I.1.4 Master's degree
I.1.5 Doctoral degree
I.1.6 Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]
I.1.7 Other [Specify]
I.1.8 None
I.1.88 [DK]
I.1.99 [REFUSED]

{IF INSCH =0,THEN SKIP TO I.3}

I.2 What degrees or certificates, if any do you anticipate earning from {SCHOOL NAME}?

[Read list]
[Check all that apply]
{MUL=7}

I.2.1 Certificate or diploma
I.2.2 Associate's degree
I.2.3 Bachelor's degree
I.2.4 Master's degree
I.2.5 Doctoral degree
I.2.6 Professional degree [Prompt, if necessary: such as law, medical, or dental degrees]
I.2.7 Other [specify]
I.2.8 None
I.2.88 [DK]
I.2.99 [REFUSED]

I.3 When you received your 1996-97 loan, did you also receive a Pell Grant?

I.3.1	YES
I.3.2	NO
I.3.88	[DK]
I.3.99	[REFUSED]

I.4 Did you attend {SCHOOL NAME} full time, at least half time, or less than half time during the 1996-97 academic year?

I.4.1	FULL TIME {Prompt, if necessary: 12 or more credits in a semester
I.4.2	AT LEAST HALF TIME {Prompt, if necessary:9 to 12 credits in a semester}
I.4.3	LESS THAN HALF TIME {Prompt, if necessary: less than 9 credits in a semester}
I.4.88	[DK]
I.4.99	[REFUSED]

I.5 Which of the following best describes {SCHOOL NAME} Is it :

[Read list]

I.5.1	A four-year college or university	{YEAR=1}
I.5.2	A community or junior college	{YEAR=2}
I.5.3	A two-year-or-more career school	{YEAR=2}
I.5.4	A more-than-one-year but less-than-two-year career school	{YEAR=2}
I.5.5	A single-year or less-than-one-year career school	{YEAR=2}
I.5.6	Professional School [Prompt, if necessary: such as law, medical, or dental school]	{YEAR=1}
I.5.7	Graduate School [Prompt, if necessary: for masters or doctoral program]	{YEAR=1}
I.5.8	Other [specify]	
I.5.88	[DK]	
I.5.99	[REFUSED]	

{IF INSCH =1 AND YEAR NE 1, THEN SKIP TO I.7}
{IF INSCH=0 SKIP TO I.8}
{IF TRNSFR=1 AND YEAR NE 1, THEN SKIP TO I.7}

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I.6 Which of the following best describes your present education level?

[Read list]

I.6.1 Freshman
I.6.2 Sophomore
I.6.4 Junior
I.6.5 Senior
I.6.6 Master's degree candidate
I.6.7 Doctoral degree candidate
I.6.8 Professional degree candidate
I.6.8 Other [specify]
I.6.88 [DK]
I.6.99 [REFUSED]

{SKIP TO I.8}

I.7 Which of the following best describes your present education level?

[Read list]

I.7.1 First year
I.7.2 Second or later year
I.7.3 Other [specify]
I.7.88 [DK]
I.7.99 [Refused]

I.8 When you applied for your 1996-97 loan at {SCHOOL NAME}, were you classified **by the financial aid office** as an independent student or a dependent student?

[Prompt, if necessary with definitions of each classification given in training manual]

I.8.1 INDEPENDENT STUDENT
I.8.2 DEPENDENT STUDENT
I.8.88 [DK]
I.8.99 [REFUSED]

I.9 To make sure we include all segments of the population, I need to ask:

What is your age?

I.9.1 [Age Given] {SKIP TO I.11}
I.9.2 [REFUSED]

I.10 Which of the following groups best describes your age?

[Read list]

I.10.1 17-20
I.10.2 21-24
I.10.3 25-34
I.10.4 35-44
I.10.5 45-54
I.10.6 55-64
I.10.7 65 and over
I.10.88 [DK]
I.10.99 [REFUSED]

I.11 Would you classify yourself as:

[Read list]

I.11.1 American Indian or Alaskan Native
I.11.2 Asian or Pacific Islander
I.11.3 Black, not of Hispanic origin
I.11.4 White, not of Hispanic origin
I.11.5 Hispanic, or
I.11.6 Other [specify]?
I.11.88 [DK]
I.11.99 [REFUSED]

~~{IF INSCH NE 0 SKIP TO LABEL I.1}~~
{IF INSCH = 1 OR TRNSFR=1 THEN SKIP TO LABEL I.1}

I.12 Which of the following best describes the highest level of education that you have completed?

[Read list]

I.12.1 High school graduate or equivalent
I.12.2 Certificate or diploma
I.12.3 Associate's degree
I.12.4 Bachelor's degree
I.12.5 Master's degree
I.12.6 Doctoral degree
I.12.7 Professional degree [Prompt, if necessary: such as a law, medical, or dental degree], or
I.12.8 Other [specify]?
I.12.88 [DK]
I.12.99 [REFUSED]

I.13 Which of the following best describes your current employment status?

[Read list]

I.13.1 Employed full-time, or at least 35 hours per week
I.13.2 Employed part-time, or under 35 hours per week,or
I.13.3 Not employed? {SKIP TO I.16}
I.13.88 [DK]
I.13.99 [REFUSED]

LABEL I.1 {IF INSCH NE 1 OR TRNSFR NE 1 THEN SKIP TO I.15}

I.14 On the average, how many hours per week do you work during the school year?

[Read list]

I.14.1 0 hours {SKIP TO I.16}
I.14.2 1-5 hours
I.14.3 6-10 hours
I.14.4 11-20 hours
I.14.5 More than 20 hours
I.14.88 [DK]
I.14.99 [Refused]

I.15 Are you currently employed in a field that is related to your major?

I.15.1 YES
I.15.2 NO
I.15.88 [DK]
I.15.99 [REFUSED]

I.16 Which of the following categories best describes your current annual income?

[Read list]

I.16.1 Less than $20,000
I.16.2 $20,000 - $39,999
I.16.3 $40,000 - $49,999
I.16.4 $50,000 - $74,999, or
I.16.5 $75,000 or more?
I.16.88 [DK]
I.16.99 [REFUSED]

I.17 GENDER OF RESPONDENT

[VOICE RECOGNITION ONLY]

I.17.1 MALE
I.17.2 FEMALE
I.17.3 UNKNOWN

SECTION J: GENERAL OBSERVATIONS

J.1 That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal Student Loan Program?

J.1.1 YES [Enter comments]	{SKIP TO TERMINATION SCREEN}
J.1.2 NONE	{SKIP TO TERMINATION SCREEN}

{TERMINATION SCREEN}

That is all the questions I have for your. Thank you very much for your time and help.

This report represents the fourth and last in our series of reports describing the events surrounding the Direct Loan Program during the 1996-97 academic year. Other available reports for the 1996-97 academic year include

- *Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97*
- *Assessment of Department of Education Administration of the Direct Loan Program: Academic Years 1995-96 and 1996-97*
- *Case Study Summary Report: Academic Year 1996-97.*

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